PRIVACY POLICY NOTICE

FACTS	WHAT DOES VANTAGE POINT FINANCIAL LLC "VPF" DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include, but is not limited to: • Social Security number and income; • Assets and transaction history; and • Investment experience and risk tolerance. When you are *no longer* our client, we continue to share your information as described in this notice.
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons VPF chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does VPF Share?	Can you limit this sharing?
For our everyday business purposes– such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes– to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	We do not share
For text messaging purposes – If you have consented to receive text messages, you may receive SMS communications related to schedule meetings, appointment reminders, follow up messages	YES	NO
For our affiliates' everyday business purposes– information about your transactions and experiences	YES	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share
For third-party access	NO	We do not share

To limit our sharing	**Please note:** If you are a new Client, we can begin sharing your information upon execution of an agreement with Vantage Point Financial, LLC. When you are no longer our client, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. By executing an Investment Advisory Agreement with Vantage Point Financial, LLC, the Client agrees to "opt-in" to this privacy policy. No mobile opt-in or text message consent will be shared with third parties or affiliates.

Questions?	Call (331) 204-6212 or go to www.vantagepoint-financial.com

VANTAGE POINT FINANCIAL

Who we are

Who is providing this notice?	**Vantage Point Financial LLC**

SMS Privacy Policy

VPF values your privacy. By subscribing to our SMS notification service, you agree to this privacy policy.

Data Collection	• We collect your phone number and name for SMS mobile messaging through the execution of the Discretionary Agreement.
Data Usage	• Your data is used solely for sending SMS messages This includes SMS messages for appointment scheduling or appointment reminders.
Data Security	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. • We take reasonable steps to ensure the confidentiality of client information shared via text messages. However, clients are reminded to avoid including sensitive personal or financial information, such as account numbers or Social Security numbers, in text messages. • We do not share any individual's consent to receive SMS from VPF with third parties. We do not share phone numbers for SMS purposes or affiliate marketing.
Data Retention	• We retain your contact data for the duration of your enrollment. You may request deletion at any time.
Opt Out	• Reply STOP to any message to unsubscribe.
Non-Sharing Clause	• We do not share your information with third parties for marketing purposes. Your information is only shared with our SMS provider for secure messaging.

What we do

How does VPF protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does VPF collect my personal information?	We collect your personal information, for example, when you • open an account or give us contact information • enter into an investment adviser contract or give us your income information • tell us about your investment or retirement portfolio We also collect your personal information from other companies. To ensure compliance and protect client information, all text message communications are conducted using firm-approved, secure communication platforms that are monitored and archived in accordance with regulatory requirements.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions & Terms

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • **No mobile information including Personally Identifiable Information (PII) or SMS consent will be shared with third parties/affiliates for marketing/promotional purposes.**
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • **No mobile information including Personally Identifiable Information (PII) or SMS consent will be shared with third parties/non-affiliates for marketing/promotional purposes.**
Third-Party Access	Non-affiliated companies are third-party entities that are not under common ownership or control with VPF and do not share a corporate relationship. In the context of SMS communications, these companies may include SMS gateway providers, mobile carriers, third-party messaging platforms, and vendors that support multi-factor authentication (MFA). While these entities may transmit, process, or store SMS messages on behalf of the adviser, they operate independently and are not affiliated with the RIA. • **We do not share your information with third parties for marketing purposes. Your information is only shared with our SMS provider for secure messaging.**
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • **No mobile information including Personally Identifiable Information (PII) or SMS consent will be shared for joint marketing/promotional purposes**.

Other Important Information

By signing the Vantage Point Financial LLC's Agreement, I acknowledge that I have fully read and understand this Privacy Policy and opt-in as outlined above. I understand that if I have any questions or concerns about this policy, it is my responsibility to discuss this with my financial professional.

SMS Terms of Service

By opting into SMS through the Vantage Point Financial LLC's Agreement, you are agreeing to receive SMS messages from VPF.

SMS Consent Communication:
The information (Phone Numbers) obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

Types of SMS Communications
If you have consented to receive text messages from Vantage Point Financial, you may receive SMS communications related to the following: Customers and Guests: Updates regarding relevant information.Follow-up messages

Example: "Thank you for opting into SMS messaging from Vantage Point Financial. Message frequency varies. To opt out, text STOP. For assistance, text HELP or visit https://vantagepoint-financial.com/. Message & data rates may apply.

Example: "Message frequency may vary. You may receive up to 2 SMS messages per week regarding your appointments or account status."

SMS Terms of Service (continued)

Potential Fees for SMS Messaging:
Please note that standard message and data rates may apply, depending on your carrier's pricing plan. These fees may vary if the message is sent domestically or internationally.

Opt-In Method:
You may opt in to receive SMS messages from Vantage Point Financial in the following ways
By submitting an online form

Opt-Out Method:
You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can contact us directly to request removal from our messaging list.

Help:
If you are experiencing any issues, you can reply with the keyword HELP. Or, you can get help directly from us at https://vantagepoint-financial.com/
Additional Options:
If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our forms.

Standard Messaging Disclosures:
Message and data rates may apply.
You can opt out at any time by texting "STOP."
For assistance, text "HELP" or visit our https://vantagepoint-financial.com/wp-content/uploads/2024/09/privacy-policy-vantage-point-financial.pdf and https://vantagepoint-financial.com/disclosures/ pages.
Message frequency may vary

You will be notified of any material changes in Our Privacy Policy either by email or by a conspicuous posting on our website: www.vantagepoint-financial.com