

Effective Date: February 1, 2026

Your Privacy Matters

At Lumen Wealth Advisors, we value your privacy and are committed to protecting your personal information. We adopt and maintain robust practices to safeguard the data entrusted to us, and we continuously strive to meet or exceed industry standards and legal requirements. Our privacy practices are designed to support transparency, confidentiality, and accountability—without compromising your rights or exposing your data to undue risk.

1. Information We Collect

This may include:

- Contact and identification details (e.g., name, address, email)
- Optional client communications or preferences you voluntarily provide

We do **not** collect unnecessary data or use data-mining.

2. Website and Online Interactions

When you visit our websites, we may automatically collect limited technical information, including IP address, browser type, device identifiers, operating system, pages visited, and referring URLs. This information is used solely to operate, secure, and improve our websites, monitor performance, and prevent unauthorized activity. We do not use this information to create consumer profiles, engage in behavioral advertising, or sell personal data.

3. Cookies and Similar Technologies

Our websites may use essential cookies and standard analytics tools to support functionality, security, and performance measurement. These technologies do not collect sensitive personal or financial information and are not used for advertising or marketing purposes. You may adjust your browser settings to refuse cookies; however, certain site features may not function properly as a result.

4. How We Use Your Information

We use your information exclusively for:

- Website administration, security monitoring, and performance analysis
- Delivering and managing your financial relationship with us
- Fulfilling regulatory, legal, and compliance obligations
- Internal business operations, audits, and recordkeeping
- Improving client experience and service offerings

We do not use personal information for targeted advertising, cross-site tracking, or automated decision-making. We do **not** sell or rent personal information to third parties for marketing or advertising purposes.

5. Security and Access Controls

We implement layered security controls to protect your information from unauthorized access, loss, or misuse. These include:

- Encryption and secure data transmission protocols
- Restricted employee access based on job function
- Regular system and vendor risk assessments
- Periodic reviews of policies and procedures to ensure ongoing compliance

6. Limited Sharing with Third Parties

We share information **only** when required:

- With regulatory authorities under lawful obligations
- With third-party service providers that adhere to strict confidentiality and security standards
- With your consent or at your direction

We require all vendors and partners to comply with data protection laws and our own internal privacy standards.

7. Your Rights and Controls

You have the right to:

- Access, update, or correct your personal information
- Request deletion or restriction of your information, subject to regulatory obligations
- Receive clear disclosures about our data practices

Depending on your state of residence, you may have additional rights under applicable privacy laws, including the right to know, access, delete, or limit the use of certain personal information. We honor all such requests in accordance with applicable law and regulatory obligations. Requests are honored promptly and transparently, consistent with our legal and fiduciary duties.

8. Updates and Contact

This policy is reviewed and updated periodically. Any changes will be clearly posted and communicated where appropriate. If you have questions or concerns about your privacy, please contact:

Privacy Officer

Keven P. Prather Lumen Wealth Advisors

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216-592-7314

1956 Carter Road

Cleveland, OH 44113

Legal Integrity Disclaimer

This policy is provided for informational purposes and reflects our good-faith efforts to comply with applicable data protection and financial services laws. It does not constitute a waiver of rights, obligations, or defenses under such laws. We retain the right to modify our practices in response to legal, regulatory, or technological developments. This policy does not create contractual rights or obligations beyond those required by applicable law.