

TILIA

FIDUCIARY PARTNERS, INC.

PRIVACY NOTICE

Effective July 2026

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

INFORMATION WE COLLECT

Tilia Fiduciary Partners, Inc. must collect certain personally identifiable financial information about its clients to provide expert financial services and products. The personally identifiable financial information that we gather during the normal course of doing business with you may include:

- **Forms and Applications:** Information we receive from you on applications or other forms, such as net worth, investable assets, and income path details;
- **Transaction History:** Information about your transactions with us, our affiliates, or custodians (such as Charles Schwab & Co., Inc.); and
- **Electronic & Consultative Interactions:** Information captured through secure electronic client communications, including digital or telephonic meeting transcripts, voice recordings, and administrative summaries generated during our discovery and relationship reviews to maintain records accuracy.

USE OF ARTIFICIAL INTELLIGENCE TOOLS

In accordance with our regulatory and fiduciary obligations, any artificial intelligence-enabled tools utilized by the Firm are strictly limited to administrative and operational support functions, such as automated meeting transcription, summarization, and notetaking. The Firm does not use artificial intelligence tools to make autonomous investment decisions, formulate investment advice, or execute transactions. All investment planning and portfolio management

recommendations are formulated exclusively by supervised persons and are subject to mandatory human review and oversight.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted or required by law, or as necessary to provide services to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as our attorneys, accountants, auditors, secure cloud-infrastructure networks, specialized administrative software sub-processors, and persons or entities that are assessing our compliance with industry standards.

We enter into strict confidentiality and contractual agreements with all nonaffiliated third parties that explicitly prohibit such third parties from disclosing or using the information other than to carry out the specific operational purposes for which we disclose the information.

REGULATION S-ID (IDENTITY THEFT PROTECTION)

Regulation S-ID requires our firm to maintain an Identity Theft Protection Program (ITPP) that controls reasonably foreseeable risks to clients or to the safety and soundness of our firm from identity theft. We have developed and routinely audit a comprehensive ITPP to adequately identify, detect, and mitigate potential red flags to prevent identity theft across all digital and physical operations.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees and supervised persons who need to know that information to provide financial planning and investment management services to you. We maintain physical, electronic, and procedural safeguards that comply with rigorous federal standards to guard your nonpublic personal information.

This includes deploying enterprise-grade encryption for stored client files and establishing strict internal data-minimization protocols—such as configuring automated transcription software to permanently erase raw audio recordings once finalized, human-verified summary documents are successfully indexed in our CRM—to actively shrink our digital retention footprint and lower security risk.

ACCURACY OF RECORDS

Tilia Fiduciary Partners, Inc. strives to maintain highly accurate and complete personal information within our client files at all times. However, as personal situations, facts, and tax positions change over time, we strongly encourage our clients to provide continuous feedback and updated data to help us achieve our service standard goals.

CLOSED OR INACTIVE ACCOUNTS

If you decide to close your account(s) or become an inactive client, the data safeguards and non-disclosure standards detailed in this Privacy Policy will continue to apply to your information indefinitely.

CHANGES TO THIS PRIVACY POLICY

If we make any substantial changes in the way we handle, store, use, or disseminate your confidential information, we will proactively notify you in writing prior to implementation. If you have any questions or require further clarification regarding this Privacy Policy, please contact our headquarters directly.

Tilia Fiduciary Partners, Inc.

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