

## Privacy Notice

**Our Commitment to Protecting Your Information:** Albitz/Miloe and Associates, Inc. (the Firm), a Registered Investment Advisory firm, is committed to safeguarding the confidential information of our clients. We hold all nonpublic personal information provided to our Firm in the strictest confidence. These records include personally identifiable information that we collect from you in connection with opening an account and for any of the services provided by the Firm. These may include but are not limited to your social security number, driver's license number, birthdate, account numbers/balances, and suitability profile.

**Information Sharing with Service Providers and Regulators:** We may utilize unaffiliated third parties whose systems we use as tools to further benefit our clients in the areas of investment management, communication, and financial planning. If we provide nonpublic personal customer information to a third-party, we conduct due diligence before engaging them and will review their privacy policy to confirm they will keep such information confidential and consistent with the conduct of our business relationship.

For unaffiliated third parties that require access to your nonpublic personal information, including financial service companies, custodians, and consultants, we expect them to keep your personal information private under the terms of their privacy policies. We also monitor these relationships and seek prompt notice from these providers of any unauthorized access to your information. Federal and state regulators may also review Firm records as permitted under law.

**Access Controls and Information Security:** We limit employee and third-party access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. To protect your nonpublic personal information from unauthorized access and use, we use security measures that comply with Federal and state law. These measures include computer safeguards, secured files and offices.

If we determine that your sensitive information has been or is reasonably likely to have been accessed or used without authorization, we will notify you in writing as soon as practicable consistent with applicable law.

**Information We Collect:** The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. This may include information about your personal finances, information about your health to the extent that it is needed for the planning process or insurance purposes, information about transactions between you and third parties, and information from consumer reporting agencies.

We do not provide your nonpublic personal information to mailing list vendors or endorsers for any purpose.

**Record Retention and Secure Disposal:** Nonpublic personal information about you will be maintained during the time you are a client, for the period thereafter required by federal and state securities laws, and consistent with the CFP® Board Code of Ethics and Standards of Conduct. When records are no longer required to be retained, any that we choose to dispose of are destroyed in a secure manner.

# *Albitz/Miloe & Associates, Inc.*

REGISTERED INVESTMENT ADVISER

**Your Privacy Choices and Information Sharing Limitations:** Because we do not share your nonpublic personal information with nonaffiliated third parties except as noted above, and because we do not share your information with affiliates or nonaffiliates for marketing purposes, there is no sharing for you to limit via our Firm.

Should our practices ever change in a way that gives you the right to limit sharing, we will notify you and explain how to exercise that right. If a sharing preference applies to an account held jointly, the choice made by one accountholder will apply to everyone on the account.

**Use of Technology and Artificial Intelligence:** We may use technology tools, including software that incorporates artificial intelligence, to assist with research, analysis, communication, and administrative tasks. Where any such tool is provided by a third-party and would have access to your nonpublic personal information, we use it only under terms that require your information to be kept confidential, to be safeguarded consistent with applicable law, and not to be used to train or improve any third-party or publicly available artificial intelligence model.

Any proprietary software we use is subject to the same confidentiality and security safeguards described in this notice. An advisor of our Firm reviews and remains responsible for any advice or recommendation provided to you; we do not delegate professional judgment to automated tools.

**Notice to California Residents:** If you are a California resident, your nonpublic personal information collected in connection with your advisory relationship is exempt from the California Consumer Privacy Act (CCPA) pursuant to the Gramm-Leach-Bliley Act; however, information we collect about you prior to establishing an advisory relationship, including through our website, may be subject to CCPA rights, including the right to know what personal information is collected, the right to request deletion, and the right to opt out of the sale or sharing of your personal information.

We do not sell or share your personal information. California residents may submit privacy inquiries by contacting our office. Additionally, under California law, we are required to disclose that we will not share your nonpublic personal information with nonaffiliated third parties for their independent marketing purposes without your affirmative consent.

**Changes to this Privacy Notice:** We provide this notice when you become a client and again if our privacy practices change. We may modify this notice at any time, and if we make changes we will provide you with an updated Privacy Notice.

This notice is provided for your information; it does not create a contract or any legal rights and does not modify any agreement between you and the Firm.

**Contact Information:** For more information, please contact us at 310-373-8861 or via email at [albitzmiloe@albitzmiloe.com](mailto:albitzmiloe@albitzmiloe.com).

Thank you.