CLIENT PRIVACY NOTICE

Swan Capital Group, LLC d/b/a Retire With Swan

What does Retire With Swan do with your personal information?

WHY?	Financial firms choose how they share personal information. Federal law requires financial firms to explain how they collect, share, and protect personal information and gives consumers the right to limit some - but not all - sharing. Please read this notice carefully.
WHAT?	The personal information we collect and share depends on your relationship with RWS and the services you request. It can include information in any form, whether provided on paper, electronically, verbally, or through a service provider: • identifying and contact information, including Social Security numbers and government-issued identification; • financial information, including income, assets, liabilities, taxes, accounts, holdings, transactions, benefits, and payment information; • personal and household information relevant to advice, including family, employment, insurance, estate, beneficiary, charitable, and health-related planning information; • goals, objectives, preferences, restrictions, risk tolerance, time horizon, and liquidity needs; and • communications, agreements, records, documents, and information generated through your relationship or use of our services and digital properties.
HOW?	All financial firms need to share some personal information to operate their everyday business. RWS does not sell or rent your personal information. RWS also does not provide it to an affiliate or nonaffiliate for that party's own marketing. The table below describes the stable categories of RWS's sharing practices. The particular service providers, systems, and methods used within those categories may change.

OUR SHARING PRACTICES

Reason RWS may share personal information	Does RWS share?	Can you limit this sharing?
For everyday business and advisory purposes - such as to provide requested services, administer the relationship, process authorized activity, maintain records, communicate, protect information, and comply with law	YES	NO
For RWS's own marketing purposes - service providers may help RWS communicate about RWS services	YES	NO*
For joint marketing with other financial companies	NO	WE DO NOT SHARE
For affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DO NOT SHARE
For affiliates' everyday business purposes - information about your creditworthiness	NO	WE DO NOT SHARE
For affiliates to market to you	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	WE DO NOT SHARE

** Marketing communication preferences are separate from information-sharing opt-outs. You may manage them using the instructions in a communication or by contacting RWS.*

QUESTIONS? Call **940.373.5877** or email **team@retirewithswan.com**

WHO WE ARE AND WHAT WE DO

WHO PROVIDES THIS NOTICE?	Swan Capital Group, LLC d/b/a Retire With Swan, a Texas-registered investment adviser.
HOW DOES RWS PROTECT MY PERSONAL INFORMATION?	RWS restricts access to people and service providers that need personal information to provide services, operate the firm, protect information, or meet legal and regulatory duties. RWS maintains administrative, technical, and physical safeguards designed to protect personal information. No system of storage or transmission is completely secure.

CLIENT PRIVACY NOTICE | WHAT WE DO

HOW DOES RWS COLLECT MY PERSONAL INFORMATION?

We collect personal information from you and from sources connected with your relationship or a service you request, including when you:

- enter into an advisory agreement or seek financial planning, retirement planning, tax-related planning or coordination, or investment advisory services;
- give us contact, employment, income, asset, liability, account, benefit, or tax information;
- provide tax returns, account statements, benefit records, signed agreements, or other documents;
- communicate with us, pay fees, or use our website, forms, or digital services; or
- authorize a financial institution, representative, professional, service provider, or other person to give us information.

We may also receive information from transactions, relationship records, public sources, or other sources when relevant to a service, authorized by you, or permitted by law.

WHY DOES RWS SHARE PERSONAL INFORMATION?

RWS may share personal information only as needed:

- to provide the advisory and financial-planning services you request;
- to administer, process, bill for, maintain, or protect accounts, engagements, communications, and records;
- with service providers and professional advisers that perform functions for RWS or support a service you request;
- at your direction or with your authorization; or
- to prevent fraud, protect rights or safety, respond to legal process, and comply with regulators and law.

These disclosures are made only for the relevant service or purpose, at your direction, or as permitted or required by law. RWS does not share personal information with service providers for their independent marketing purposes.

WHAT ABOUT FORMER CLIENTS?

When a client relationship ends, RWS continues to protect and share personal information under the practices described in this notice, subject to applicable recordkeeping, legal, and regulatory duties.

DEFINITIONS

AFFILIATES	Companies related by common ownership or control. RWS does not share prospect or client personal information with affiliates.
NONAFFILIATES	Companies not related by common ownership or control. They can include financial institutions, service providers, and professional advisers that support RWS or a service you request. RWS does not share with nonaffiliates so they can market their own products or services to you.
JOINT MARKETING	A formal agreement between nonaffiliated financial companies to jointly market financial products or services. RWS does not jointly market.
EVERYDAY BUSINESS AND ADVISORY PURPOSES	Activities needed to provide requested services, operate the firm, protect information, maintain records, process authorized transactions or fees, and satisfy legal and regulatory obligations.

WEBSITE AND COMMUNICATION INFORMATION

When you use the RWS website, forms, or other digital services, RWS may receive information you submit and technical or usage information. RWS may use that information to provide, operate, secure, measure, and improve its digital properties and services.

Marketing communication preferences may be managed using the instructions in a communication or by contacting RWS. Those choices address communications; they do not prevent RWS from using or sharing information needed to provide a service you request or as permitted or required by law.

RETENTION, SECURITY EVENTS, AND LEGAL RIGHTS

RWS retains personal information for as long as reasonably needed to provide services, administer its business, maintain required records, resolve disputes, enforce agreements, and comply with law. Retention periods vary by the information and the relationship. RWS disposes of information when appropriate under its policies and applicable law.

RWS responds to security events and provides notices when required by applicable law. Depending on where you live, you may have additional privacy rights. RWS will respond to verified requests as required by law, subject to recordkeeping and other lawful exceptions.

CHANGES TO THIS NOTICE

RWS may revise this notice to reflect a material change in its practices or applicable law. RWS will provide a revised notice when required. Ordinary changes in service providers, technology, or internal procedures do not change this notice when the collection, use, and sharing remain within the categories described above.

CONTACT US	Retire With Swan | Swan Capital Group, LLC | 1821 Red Bud Trail, Northlake, Texas 76247 | 940.373.5877 | team@retirewithswan.com | www.RetireWithSwan.com