

Privacy Policy

Pulse Financial Planning · Effective July 17, 2026

Our Commitment to Your Privacy

Pulse Financial Planning recognizes that our relationships with current and prospective clients are built on integrity and trust. We work to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us.

Pulse Financial Planning will not disclose your personal information to anyone unless it is required by law or at your direction, and we will not sell your personal information. This privacy statement is provided to all clients annually so you understand what information we collect, how we use it, and how we protect it.

Why We Collect Your Information

We gather information about you so that we can:

- ◆ **Deliver our services:** Design and implement the investment management and financial planning services we provide.
 - ◆ **Support prospective clients:** Help prospective clients understand the services we offer and whether we are a good fit.
 - ◆ **Meet our regulatory obligations:** Comply with the federal and state laws and regulations that govern our practice.
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What Information We Collect and Maintain

We may collect the following types of "nonpublic personal information" about you:

- ◆ **Identifying information:** Information from our initial meeting or subsequent consultations, such as your name, address, phone number, email, Social Security number, date of birth, and financial information.
- ◆ **Servicing information:** Information we generate in the course of servicing your financial needs, including plans, notes, recommendations, and account records.
- ◆ **Third-party information:** Information we may receive from third parties with respect to your financial profile, such as custodians, employers, insurers, or tax professionals.

What Information We Disclose

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in limited circumstances. For example, in order to provide planning or investment management services, we may share your personal information with service providers such as our custodian, Charles Schwab, or independent contractors engaged by Pulse Financial Planning.

Otherwise, Pulse Financial Planning will not disclose any personal information about you or your account(s) unless one of the following conditions is met:

- ◆ We receive your prior written consent.
- ◆ We have documentation that the recipient is your authorized representative.
- ◆ Our business succession plan is triggered due to the death or incapacity of key personnel.
- ◆ We are required by law to disclose information to the recipient.

Arrangements with companies or independent contractors not affiliated with Pulse Financial Planning are subject to written confidentiality agreements.

Mobile Information, Text Messaging, and Consent

We treat your mobile phone number and any related messaging consent as sensitive personal information. Pulse Financial Planning does not share personal data such as phone numbers or your consent to be contacted with third parties, affiliates, or marketing partners.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Standard message and data rates from your carrier may apply to any text messages you exchange with us. You may opt out of text messaging at any time by replying STOP, or by contacting us using the information at the end of this policy.

Use of Artificial Intelligence

To improve the quality, accuracy, and efficiency of the services we deliver, Pulse Financial Planning uses artificial intelligence ("AI") tools. These tools may be used to support activities such as summarizing meetings and notes, drafting correspondence, organizing client information, performing research, and preparing analyses that inform the advice we provide.

- ◆ **Advisor oversight:** AI is used as a support tool only. All financial planning advice and investment recommendations are reviewed, approved, and delivered by Pulse Financial Planning in its capacity as your fiduciary advisor. AI does not make recommendations or decisions on your behalf.

- ◆ **Vendor selection and safeguards:** We select AI vendors that contractually commit to appropriate confidentiality, data security, and privacy standards. We do not authorize these vendors to use your nonpublic personal information to train their public or general-purpose AI models.
- ◆ **Data handling:** Any nonpublic personal information processed through AI tools remains subject to this Privacy Policy and to the confidentiality obligations described above.
- ◆ **Your acknowledgment:** By engaging Pulse Financial Planning for services, you acknowledge that AI tools may be used in the course of delivering those services, consistent with the safeguards described in this policy. If you have questions or concerns about the use of AI in connection with your engagement, please contact us using the information below.

How We Protect Your Personal Information

Privacy has always been important to Pulse Financial Planning. We restrict and limit access to client information to those who need it to carry out their business functions, and we maintain physical, electronic, and procedural safeguards designed to protect your confidential personal information. We periodically review our safeguards and vendor relationships to keep them aligned with evolving regulatory expectations and industry best practices.

Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, or applicable law. We will provide clients with an updated policy at least annually and whenever material changes are made.

Contact Information

If you have any questions about this Privacy Policy or how your personal information is handled, please contact:

Founder	Matt Elliott, CFP®
Firm	Pulse Financial Planning
Email	service@pulsefinancialplanning.com
Phone	(507) 218-7707

IMPORTANT DISCLOSURES

Pulse Financial Planning is a fee-only, fiduciary registered investment adviser. This Privacy Policy describes the privacy practices of Pulse Financial Planning and does not create a contractual obligation beyond those required by applicable law. This document does not constitute legal advice; clients with specific legal questions should consult qualified legal counsel. Pulse Financial Planning reserves the right to amend this policy and will provide clients with the current version at least annually.