

FACTS

WHAT DOES Carolina Financial Advisors, Inc DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Birthdate
- Address and Telephone numbers, emails, brokerage account numbers,
- Bank Account numbers and Tax Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Carolina Financial Advisors, Inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Carolina Financial Advisors, Inc share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	We don't Share

Questions?

Call 336 333 0176 or go to www.carolinafinancialadvisors.com

Who we are

Who is providing this notice?

Carolina Financial Advisors, Inc.

What we do

How does Carolina Financial Advisors protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Carolina Financial Advisors collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit or withdrawal money
- or
- enter into a financial Planning contract

Tell us about your investment or retirement portfolio

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Outside business Insurance Life and Health by David Belk, William Poland or Patrick Williford. Financial Planning tools, Dictation services, Risk Assessment tools, Custodians

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- N/A

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- N/A

Other important information

We may use artificial intelligence ("AI") tools to support our operations, including compliance functions, data analysis, and client service. We do not rely on AI to make investment decisions or provide personalized advice without human review. We may process client information through AI systems solely for legitimate business purposes and in accordance with this Privacy Policy. We do not permit third party providers to use client data for training their models without appropriate safeguards and agreements. We apply human oversight to AI generated outputs and implement reasonable safeguards to protect client information. We do not rely solely on AI outputs and take steps to verify accuracy before use.