rev. 04/2026

# FACTS WHAT DOES HOWARD FIDUCIARY INVESTMENTS LLC DO WITH YOUR PERSONAL INFORMATION?

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| **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. |

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| **What?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>• Social Security number and date of birth<br>• Account balances, holdings, and transaction history<br>• Income, net worth, and financial goals<br>• Investment experience and risk tolerance<br>• Contact information, employment information, and beneficiary designations<br><br>When you are *no longer* our client, we continue to share your information as described in this notice. |

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| **How?** | All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Howard Fiduciary Investments LLC ("HFI," "we," or "our") chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does HFI share? | Can you limit this sharing? |
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| **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 regulatory authorities | Yes | No |
| **For our marketing purposes –** to offer our products and services to you | Yes | No |
| **For joint marketing with other financial companies** | No | We don't share |
| **For our affiliates' everyday business purposes –** information about your transactions and experiences | No | We don't share |
| **For our affiliates' everyday business purposes –** information about your creditworthiness | No | We don't share |
| **For our affiliates to market to you** | No | We don't share |
| **For nonaffiliates to market to you** | No | We don't share |

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| **Questions?** | Email info@HFinvests.com or call 616-987-1437 |

| Who we are | |
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| Who is providing this notice? | Howard Fiduciary Investments LLC |

| What we do | |
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| How does HFI 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, encrypted storage, and physically secured files. |
| How does HFI collect my personal information? | We collect your personal information, for example, when you:<br>• open an account<br>• enter into an investment advisory contract<br>• give us your income information<br>• give us your contact information<br>• tell us about your investment or retirement portfolio<br>We also collect your personal information from other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only:<br>• Sharing for affiliates' everyday business purposes – information about your creditworthiness<br>• Affiliates from using your information to market to you<br>• Sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. |

| Definitions | |
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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. *HFI does not share with affiliates for marketing purposes.* |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>*HFI shares with nonaffiliated service providers only as necessary to provide advisory services. HFI does not share with nonaffiliates for marketing purposes.* |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>*HFI does not engage in joint marketing.* |

| Other important information |
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| Service Providers. HFI uses third-party service providers to operate the business, including a custodian, client relationship management platform, billing platform, phone and messaging provider, and email and cloud storage provider. Service providers receive only the information they need to perform their function and are contractually obligated to maintain the confidentiality and security of your information.<br><br>AI Meeting Transcription. With your written consent, HFI uses artificial intelligence to transcribe and summarize client meetings. You may decline or revoke transcription consent at any time without affecting the advisory relationship.<br><br>Text Message Communications. Mobile numbers, opt-in records, and text message content are not shared with third parties for marketing purposes. To opt out of text messages from HFI, reply STOP. Full terms for HFI's text message program are available at https://HFinvests.com/sms-terms.<br><br>Succession. HFI may share your personal information with a successor adviser or designated continuity partner in connection with the death, incapacity, retirement, or change in control of HFI, subject to written confidentiality protections.<br><br>Agreement and receipt. By executing an Investment Advisory Agreement, the client acknowledges receipt of this Privacy Notice. |