

The AmeriFlex Group Privacy Policy

The AmeriFlex Group, Inc. ("TAG," "firm," "we," "us," and "our"), an SEC Registered Investment Adviser, is committed to safeguarding the confidential information of its clients ("client," "you," and "your"). We do collect nonpublic personal information in order to open and administer your accounts with us and to provide you with accurate and pertinent advice. We hold all nonpublic personal information you provide to us in the strictest confidence. If we were to change our policy, we would be prohibited under the law from doing so without advising you first.

We will get your permission first before we share your personal information with most nonaffiliated third parties. However, this does not apply to sharing information with nonaffiliated third parties in connection with maintaining or servicing your account, or administering transactions requested or authorized by you. You may direct us not to make disclosures (other than disclosures required by law) regarding nonpublic personal information to our financial marketing partners. You also have the right to opt out of having your information shared with affiliates of TAG. If you wish to opt out of disclosures to third-party, please contact us at 702-987-9730.

TAG collects personal information about you from, among other sources, the following:

- applications or other forms;
- discussions with nonaffiliated third parties;
- information about your transactions with us or others;
- questionnaires;
- tax returns; and
- estate planning documents.

TAG uses your personal information in the following manner:

We do not sell your personal information to anyone. We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.)

We will provide notice of changes in our information sharing practices. If at any time in the future it is necessary to disclose any of your nonpublic personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change so you will have the opportunity to opt out of such disclosure. We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. For nonaffiliated third parties that require access to your nonpublic personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review Firm records as permitted under law.

We do not provide your nonpublic personal information to mailing list vendors or solicitors for any purpose. Nonpublic Personal Information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information may be destroyed.

State-specific information

VT residents: For accounts with a Vermont mailing address, we may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf.

CA residents: For accounts with a California mailing address, we may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf. California residents may also have additional rights in connection with their non-financial data, as outlined in our California Privacy Policy Notice below.

Client notifications

We will annually provide a notice to clients of our privacy policy. In the event of any material changes to our privacy policy, we will provide clients with notice of such changes.

California Privacy Policy

If you are a California resident, California law provides you with certain rights pursuant to the California Consumer Privacy Act ("CCPA") and supporting amendments under the California Privacy Rights Act ("CPRA"). By providing you this notice, The AmeriFlex Group and its affiliates (collectively the "Firm") outlines the rights of California residents with regard to nonpublic personal information that the Firm collects about you through the Firms website for marketing or information requesting purposes. The Firms' collection and use of your nonpublic personal information for investment advisory, wealth management, financial planning, tax, estate planning and other related services on your behalf for your personal benefit is generally governed by the Graham Leach Bliley Act (the "GLBA"), the California Financial Information Privacy Act ("CalFIPA"), or the Fair Credit Reporting Act ("FCRA"). For all information not provided for Financial Purposes and governed by the GLBA, this notice outlines the Firms' comprehensive compliance framework implemented in accordance with our compliance obligations under the CCPA and CPRA. Any terms defined in the CCPA and CPRA will have the same meaning when used in this notice. Capitalized terms used but not otherwise defined herein or in the CCPA / CPRA shall have the meanings given to such terms in our Privacy Policy Notice.

A. Types of Nonpublic Personal Information Subject to California Privacy Law

In accordance with California law, we may have collected the following categories of nonpublic personal information within the preceding 12 months:

Identifiers such as your name, alias, email address, mailing address, IP address, and online identifiers. We use this information to respond to new business solicitations regarding our services, setting up and managing accounts, performing financial advisory and wealth management services, and targeted marketing services in accordance with our Cookie Policy

Certain categories of nonpublic personal information described in subdivision (e) of California Civil Code Section 1798.80, including but not limited to, name, address, telephone number, employment status, and, if you are a client, your financial information.

Protected classification characteristics under California or federal law. The Firm does not require you provide protected classification characteristics. However, please carefully consider the information contained within new account applications and advisory agreements to ensure that you are not providing any protected classification characteristics that are not necessary for your engagement with us as your advisor. Dependent upon the scope of services, a financial custodian may require certain information from you in order to perform the services (the most common being birth date). The Firm may collect this information on behalf of the custodian. Protected classification characteristics include your age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, genetic information (including familial genetic information), and veteran or military status. The Firm and the third-party custodian may use this information to perform wealth management and financial advisory services tailored to meet your specific financial and life goals.

Internet or other electronic network activity information, including cookie data and other information on your usage of our website. We use this information to provide targeted advertising based upon your interest in the Firm.

Professional or employment-related information including any information provided in a resume/CV or job seeker profile. We use this information for the limited purpose of employment screening and hiring practices.

The Firm does not sell data or share information to a third party for cross-context behavioral advertising. We may share each of these categories of nonpublic personal information with our service providers to the extent necessary to perform administrative services for the Firm, if a client or client representative directs us to do so, or if we are compelled by law to disclose nonpublic personal information, such as to government entities, credit bureaus or in response to subpoenas.

B. Your California Privacy Rights

If you are a resident of State of California, you have the following rights:

- Right to Access Your Nonpublic Personal Information: You have the right to request that we disclose the Nonpublic Personal Information that the Firm collected about you in the 12 months before your request.
- Right to Delete Your Nonpublic Personal Information: You have the right to request that we delete the Nonpublic Personal Information that the Firm collected from you.
- Right to Opt-Out of the Sale of Your Nonpublic Personal Information: You have a right to opt-out of the "Sale" of your Nonpublic Personal Information.
- Right to Opt-Out of the Sharing of Your Nonpublic Personal Information: You have a right to opt-out of the "Sharing" of your Nonpublic Personal Information for cross-contextual behavior advertising.

- Right to Non-Discrimination: You have the right not to be discriminated against on account of exercising the rights granted to you under the CCPA.

C. Exercising Your California Privacy Rights

Contact Information: To exercise the rights described above, please submit a verifiable request to the Firm by either:

- Calling the Firm at 1-702-987-9730
- Send an email to the following address: compliance@theameriflexgroup.com

Right to Access / Delete:

The Firm may not be able to delete your nonpublic personal information if such information pertains to your employment or is required to be retained by law. Upon receipt of your deletion request, the Firm will review and confirm if it is a verifiable request, and if so, the Firm will delete (and direct our third-party suppliers to delete) your data. The Firm may deny a deletion request, in whole or in part, if retaining the information or a portion of the information is required for the Firm or our third-party suppliers and contractors under an exemption called out in the CCPA or CPRA, including (if applicable):

- a. Information collected pursuant to the California Financial Information Policy as well as the Graham Leach Bliley Act.
- b. Information required to meet ongoing commercial obligation on your behalf;
- c. To comply with applicable laws, subpoenas, legal proceeding, or audit; or
- d. In order to improve our internal business practices, such as updating our website, improving cybersecurity, and any other solely internal business purpose reasonably anticipated within the context of our business relationship.

The Firm will endeavor to respond to any verified consumer request within 45 days. If the Firm is unable to respond, the Firm will provide written notice to extend the response time by up to 90 additional days where necessary, taking into account the complexity and number of the requests. The Firm shall inform the consumer of any such extension within 45 days of receipt of the request, together with the reasons for the delay. If the Firm is unable to complete your request, the Firm will inform you, without delay and at the latest within the time period allotted above, of the reasons for not taking action and any rights You have to appeal the decision to the Firm.

Right to Opt Out of the Sale or Sharing of Information for Cross-Contextual Behavior Advertising: The Firm does not disclose your nonpublic personal information to third parties for the third parties' direct marketing purposes unless you affirmatively agree to it. If this policy were to change, you can opt-out of such disclosure by contacting the Firm using the contact information above.

Right of Right Non-Discrimination following Exercise of Rights: The Firm does not discriminate against any consumer, client, advisor, or employee after exercising any of the rights listed above. The Firm does not provide financial incentives for sharing data.

Verification of Identity: Only you, or someone appointed by you and registered with the California Secretary of State, may request deletion of your data. The deletion request must provide sufficient detail to enable the Firm to identify you, such as providing your identifiable information to cross-reference with any submitted data, and describe your deletion request with sufficient detail that allows us to understand that you desire to exercise your rights under the CCPA and the CPRA. We do not require you to create an account and will only use any data submitted to us for a deletion request for that specific request. You may only submit two requests every twelve months, or as otherwise set forth in the CCPA and the CPRA.

Using an Authorized Agent: You have the right to designate someone else to act on your behalf as your authorized agent to exercise some of your privacy rights. An authorized agent may need to provide documentation supporting the agent's authority to make this request on your behalf, such as a signed authorization form. The Firm may also require you to verify your identity directly with the Firm and confirm the request before the Firm will process any request.

D. Contact Information

The Firm welcomes any questions or comments about this notice, or the Firms' privacy policies. Please direct any questions or comments to: Calling the Firm at 1-702-987-9730 or send an email to the following address: compliance@theameriflexgroup.com.