

## Waverly’s Commitment to Privacy

At Waverly Advisors, Inc. (“**Waverly**,” “**we**,” “**our**,” or “**us**”), our most valuable asset is the relationship with our clients. We recognize that the confidence and trust placed in us by our clients is based, in part, on our commitment to take significant measures to:

- maintain the continuous confidentiality of client data;
- maintain the physical and electronic security of client records;
- protect against any anticipated threat to the security of such records; or
- protect against any unauthorized access to such records.

The privacy of Waverly clients is **not** for sale. This means that Waverly does **not sell** Nonpublic Personal Information of any client to anyone, for any reason, at any time. Any disclosure of client information to Nonaffiliates will only be undertaken as required or permitted by law.

## What Does Waverly Advisors, LLC (“Waverly” or “we”) Do With Clients’ Nonpublic Personal Information?

Investment advisers are required by law to adopt appropriate policies and procedures that address safeguards to protect client’s Nonpublic Personal Information and records. Federal law also gives clients the right to limit some but not all sharing of Nonpublic Personal Information, requires that clients be given the opportunity to opt out of or prevent such sharing, and requires investment advisers to tell clients how they collect, share, and protect such information.

### NONPUBLIC PERSONAL INFORMATION WAVERLY COLLECTS:

Waverly collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular client or device (“**Nonpublic Personal Information**”) in connection with Waverly’s provision of investment advisory services to clients, marketing to prospects or clients, or client acquisition related efforts. Below is a non-exhaustive list of examples of such Nonpublic Personal Information:

Contact Information	Full legal name, email address, residential mailing address and physical address (if different), and phone numbers.
Identification Data	Social security number, tax identification number, state or local identification card number, or date of birth.
Profile Information	Login credentials to establish access to our client portal. Investment risk tolerance, preferences, objectives and experience. Biographical details (e.g., education, employer). Interests (e.g., boating, skiing, traveling). Login credentials to review other accounts, if permitted by client. Family member data provided by client (e.g., family members’ name, gender, age, and date of birth). Estate plan documents.
Financial Data	Income. Employment Information. Net Worth. Economic status (e.g., high-net-worth). Tax status. Tax returns. Financial account details provided by client. Investment holdings, transactions (buys or sells), gains, losses, fees, expenses. Account balances (cash, securities or other investments) and contributions. Asset levels and ability to invest.
Marketing Data	Preferences regarding communication about our services, events, and publications.
Payment Data	Credit card information. Billing information.

**WAVERLY COLLECTS NONPUBLIC PERSONAL INFORMATION ABOUT CLIENTS FROM THE FOLLOWING SOURCES:**

Sources
Information we receive from clients on applications or other forms
Information about clients' transactions with Waverly or with clients' custodians. Such information may be obtained from paper statements or via electronic download directly from clients' custodian.
Information from third parties that interact with Waverly in connection with the services we provide, such as planning, trading and portfolio analysis software, platforms and tools.
Information collected directly and indirectly from activity on our website, such as information provided in contact forms, information request forms, website navigation and page visitor information.
Waverly's web servers collect domain names and/or IP addresses of users to measure what pages and features are accessed by our visitors. This information helps Waverly administer the site, improve content, and gather broad demographic information for aggregate use.
Waverly also uses "cookies" or similar files or scripts throughout its website to enhance clients' convenience in using our websites, to improve search functionality, or to hold information that would otherwise need to be re-typed. "Cookies" are text files collected by a user's web browser. Anyone not wishing to accept "cookies" from our website may configure their web browser so that it does not accept "cookies;" however, this may cause certain functions no longer to be available on our website.

**PARTIES TO WHOM WAVERLY DISCLOSES INFORMATION**

Investment advisers may need to share the Nonpublic Personal Information of their clients, internally, with their employees, with their Affiliates and with the employees of their Affiliates, and, externally, with their independent contractor service providers, including but not limited to insurance companies, custodians and certain third-party vendors, in order to run their everyday business.

The table below lists the reasons that Waverly may share clients' Nonpublic Personal Information, and whether clients can limit this sharing.

Reasons Waverly is permitted to share clients' Nonpublic Personal Information.	Does Waverly share?	Can clients limit this sharing?
<b>For our everyday business purposes –</b> such as to process clients' transactions, open or maintain clients' accounts, respond to court orders and investigations by governmental bodies or self-regulatory organizations, or report to credit bureaus.	Yes (for example, with our custodians, as applicable)	No
<b>For our marketing purposes –</b> to offer our products and services to clients.	Yes	No
<b>For Joint Marketing with other financial companies.</b>	No	N/A – we don't share
<b>For our Affiliates' everyday business purposes –</b> information about clients' transactions and experiences.	Yes	No
<b>For our Affiliates' everyday business purposes –</b> information about clients' credit worthiness.	No	N/A – we don't share
<b>For our Affiliates to market to clients.</b>	No	N/A – we don't share
<b>For our Non-Affiliates to market to clients.</b>	No	N/A – we don't share

Waverly's undertaking not to share, as indicated in the table above, applies in all events, except:

- as permitted or directed by any client according to a written instruction or authorization (including in the investment advisory agreement between Waverly and the applicable client),
- to facilitate the investment advisory services provided by Waverly and those Non-Affiliates that participate, directly and indirectly, in the provision of Waverly's investment advisory services, or
- as required or permitted by any applicable order, rule, regulation or law (Waverly may disclose or report personal information in limited circumstances where Waverly believes, in good faith, that disclosure is required or permitted under law, for example, to cooperate with regulators or law enforcement authorities).

### Sharing Practices:

#### How does Waverly protect my Nonpublic Personal Information?

To protect clients' Nonpublic Personal Information from unauthorized access and use, Waverly maintains physical, electronic, and procedural safeguards that comply with federal guidelines. These measures include certain employee access restrictions, revocation of employee access to Nonpublic Personal Information upon termination of employment, computer safeguards, delivery of sensitive information to clients via secure channels (for example, encrypted email, security shard folder or client portal), and physical office security procedures.

#### How does Waverly collect my Nonpublic Personal Information?

Waverly collects certain Nonpublic Personal Information from clients, for example, when clients open an account.

Why can't clients limit all sharing? Federal law gives clients the right to limit sharing only for:

- Affiliates' everyday business purposes – information about clients' creditworthiness;
- Affiliates or Non-Affiliates from using clients' information to market to clients.

Some states have passed their own laws regarding data privacy, which have certain rights around Waverly's collection, use, and sharing of their personal information. Please send any request for information or request to limit sharing via email to [info@waverly-advisors.com](mailto:info@waverly-advisors.com) or contact Markus Sleuwen, Chief Compliance Officer via phone at (205) 871-3334.

#### What happens when I limit sharing for an account I hold jointly with someone else?

Clients' choices will apply to everyone on their accounts.

#### Emergency Contact

From time to time, due to unforeseen circumstances relating to clients' physical or mental health, clients' best financial interests may be served if Waverly is able to communicate regarding them with other individuals. If a client has provided Waverly with a properly executed copy of client's power of attorney, Waverly may contact client's attorney-in-fact, if Waverly reasonably believes doing so is in client's best interest. If a client has designated a Trusted Contact or Client Advocate, Waverly may communicate with client's Trusted Contact or Client Advocate. If client's attorney-in-fact, Trusted Contact or Client Advocate is unavailable (or client does not have one or more of them), Waverly may communicate with a responsible family member that Waverly reasonably believes is an appropriate person with whom to communicate under the circumstances.

### How Does Waverly Treat My Nonpublic Personal Information Once I Am No Longer A Client?

Waverly will provide Nonpublic Personal Information about former clients only if required to do so by law or regulation, or in connection with continuing obligations of the former clients or the enforcement thereof (including the obligation of the former clients to pay Waverly or any of its Affiliates for any outstanding fees, charges or costs), or to those parties who need such information in order for Waverly (directly or indirectly) to carry out any continued obligation with respect to the services covered by the former relationship among Waverly and the former client.

### Definitions:

**"Affiliates"** means companies related by common ownership or control. They can be financial and non-financial companies.

**"Non-Affiliates"** means third parties that are not related by common ownership or control. They can be financial or non-

financial third-parties. Waverly does not share with Non-Affiliates so they can market to clients.

**“Joint Marketing”** means a formal agreement between Non-Affiliates that together market financial products or services to clients. Waverly does not engage in Joint Marketing.

**“Privacy Notice”** means this Privacy Notice, as amended from time to time. Waverly’s use of clients’ Nonpublic Personal Information is subject to this Privacy Notice, as the same is in effect at the time of use. The provisions of this Privacy Notice supersede all previous notices regarding Waverly’s Privacy Notice.

**Changes:** Waverly reserves the right to change its Privacy Notice at any time without prior notice. Please access the Privacy Notice page of our website (accessible by typing, or clicking-on, this link <https://waverly-advisors.com/privacy-notice/>) for the latest effective version of Waverly’s Privacy Notice. In the event that Waverly changes its Privacy Notice to allow it to disclose certain Nonpublic Personal Information with respect to which, according to applicable law, clients can impose restrictions on sharing, Waverly clients may opt out of such disclosure by means of sending a request via email to [info@waverly-advisors.com](mailto:info@waverly-advisors.com) or by contacting Markus Sleuwen, Chief Compliance Officer, via phone at (205) 871-3334. If, at any time, Waverly adopts material changes to this Privacy Notice, Waverly will provide its clients notice of such material changes or notice of the existence of a revised Privacy Notice (including a copy of the same, a link to the same or instructions for accessing the same).

**Scams:** Waverly does not send emails to clients requesting billing, login, or password information (but Waverly may send emails to clients that include a reminder to log-into the various portals and services that Waverly makes available.) If a client receives an email purporting to be from Waverly that asks client to provide any of client’s personal nonpublic information, or if client accesses a website purporting to be from Waverly that prompts client to insert or provide any personal nonpublic information, including any account-related or any login or password information, client should not provide such information unless client has first verified the legitimacy of such email or website of Waverly. Such email or website may be fraudulent and used in connection with scams, including phishing. Please immediately report to Waverly any suspicious email that you receive or suspicious website that you access. (Please remember that Waverly’s website is accessible at <https://waverly-advisors.com/> and that it includes the following page <https://waverly-advisors.com/client-logins/> with links to the client login pages of various portals and services that Waverly makes available.)

**Disposal of Information:** Waverly has taken steps to reasonably ensure that the privacy of clients’ Nonpublic Personal Information is maintained, including in connection with the disposal of information that is no longer required to be maintained. Such steps include, whenever possible, shredding paper documents and records prior to disposal, requiring off-site storage vendors to shred documents maintained in such locations prior to disposal, or erasing and/or destroying data contained on electronic media in such a manner that the information can no longer be read or reconstructed.

**Contact and Modifying Nonpublic Personal Information:** If a client should ever decide to close such client’s accounts or become an inactive client, we will continue to adhere to the privacy policies and practices as described in this notice. Please direct any request for a copy of this Privacy Notice, or any questions about the privacy and protection of Nonpublic Personal Information in the possession of Waverly, to Waverly via email at [info@waverly-advisors.com](mailto:info@waverly-advisors.com). Further, a client may request a copy of, or a change in or correction to, such client’s Nonpublic Personal Information in Waverly’s possession, or may opt out of receiving further communications from Waverly, via email to [info@waverly-advisors.com](mailto:info@waverly-advisors.com).

**Governing Law and Jurisdiction:** This Privacy Notice, and Waverly’s collection and use of client information, shall be governed and interpreted in accordance with the laws of the United States and the State of Alabama. Except as may be set forth otherwise pursuant to the investment advisory agreement between any Waverly and any of its clients, any disputes arising out of this Privacy Notice shall be adjudicated in a court of competent jurisdiction in the County of Jefferson, State of Alabama.

**Questions?** Please contact Markus Sleuwen, Chief Compliance Officer, via email at [markus.sleuwen@waverly-advisors.com](mailto:markus.sleuwen@waverly-advisors.com) or phone at (205) 871-3334 with any questions regarding this Privacy Notice.