PRIVACY NOTICE

(Information Security Program) of Pillar Financial Advisors, LLC

This is for your information only. No action is required on your part.

At Pillar Financial Advisors, LLC ("PFA"), protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use "nonpublic private information" to provide our clients with a broad range of financial services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our privacy policy.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial service or product to you.

What Information Do We Collect?

To fulfill our obligations to you, we need certain information. Generally, this includes your name, address, social security number, date of birth, account numbers, and information about your income. We may also have access to other sensitive information, such as credit scores, income tax information and so forth.

Where Do We Get This Information?

We may collect nonpublic personal information about you from a variety of sources, such as:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others, such as the custodian(s) of your account(s); and
- Information we receive from non-affiliated third parties, including consumer reporting agencies.

What Information Do We Disclose and To Whom Do We Disclose It?

We do not disclose any nonpublic information about you without your express consent, except as permitted by law and as needed to provide the services you have requested. This applies to current as well as former clients. We restrict access to your nonpublic personal information to those who need to know that information, to provide products or services to you.

Our "affiliates" are companies with which we share common ownership. We do not currently have any affiliated companies.

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Our Security Procedures

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. This includes measures to protect your information during its disposal.

SMS Privacy Policy

Information Collection: We collect and store the phone numbers of individuals who opt in to receive SMS messages. Additional information such as message history and interaction data may also be recorded for service improvement and compliance purposes. SMS consent is not shared with third parties.

Use of Information: Your information is used solely to send SMS messages that you have consented to receive. We do not sell, share, or distribute your personal information to third parties. SMS consent is not shared with third parties. No mobile opt-in data will be shared with third parties.

Data Security: We implement security measures to protect your data from unauthorized access, disclosure, or misuse. However, no transmission over the internet or mobile networks can be guaranteed to be completely secure.

Terms of Service for SMS Communications and Consent for SMS Communication

By providing your phone number to PFA, you agree and acknowledge that PFA may send customer care and marketing text messages to your wireless phone number for updates related to customer care, account notifications and marketing services. No mobile opt-in or text message consent will be shared with third parties or affiliates for marketing purposes. Information obtained as part of the SMS consent process will not be shared with third parties or affiliates for marketing purposes.

If you have consented to receive account notifications, customer care, and marketing text messages from PFA, you may receive text messages related to your financial advisory services.

Standard Messaging Disclosures

- Message and data rates may apply
- Message frequency may vary depending on the type of communication.
- You can opt-out at any time by texting "STOP". Reply "START" to opt in to receive text messages again.
- For assistance text "HELP" or visit our Privacy Policy and SMS terms and conditions. For more information, please visit our Privacy Policy page.