

VERAZ ADVISORS, LLC

PRIVACY NOTICE

Effective / Last Revised: June 4, 2026

SECTION 1 — GLBA MODEL PRIVACY NOTICE

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some — but not all — sharing.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This can include: Social Security number; income and assets; account balances and transaction history; investment experience and risk tolerance; and login credentials and account access information. When you are no longer our customer, we continue to share your information only as described in this notice.
HOW?	All financial companies need to share customers' personal information to run their everyday business. Below we list the reasons we share and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

Reason for Sharing	Does Veraz Share?	Can You Limit This Sharing?
For our everyday business purposes — such as processing transactions, maintaining accounts, or responding to legal/regulatory requests	Yes	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	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share
For joint marketing with other financial companies	Yes	Yes

TO LIMIT OUR SHARING

Call	(844) 848-3729
Email	Jay@verazadvisors.com
Note	If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information only as described in this notice.

QUESTIONS?

Contact	Call (844) 848-3729 or email Jay@verazadvisors.com
WHAT WE DO	
How does Veraz protect my personal information?	We use security measures that comply with federal law, including administrative, technical, and physical safeguards; secure systems and encryption where appropriate; access controls; and employee training. These measures are described in our written Information Security Program.
How does Veraz collect my personal information?	We collect information when you open an account; provide account or contact information; make deposits or withdrawals; enter into advisory agreements; communicate with us; and from others such as custodians and affiliates.
Why can't I limit all sharing?	Federal law gives you the right to limit only certain sharing (affiliate sharing of creditworthiness information, affiliate marketing, and nonaffiliate marketing). State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly?	Your choices will apply to everyone on your account.
DEFINITIONS	
Affiliates	Companies related by common ownership or control.
Nonaffiliates	Companies not related by common ownership or control.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

SECTION 2 — REGULATION S-P (2024 AMENDMENTS) ENHANCED DISCLOSURES	
Sensitive Customer Information	Information that could be used to commit identity theft or fraud, including Social Security numbers, driver's license or government ID numbers, account numbers, account access credentials, security codes or passwords, and biometric records, whether relating to Veraz's customers or to customers of other financial institutions where such information was provided to Veraz.
Incident Response Program	Veraz maintains a written Incident Response Program designed to detect, respond to, and recover from unauthorized access to or use of customer information, consistent with Regulation S-P. If we become aware of an incident involving unauthorized access to or use of sensitive customer information, we will investigate promptly. Unless we determine, and document in writing, that misuse of the information has not occurred and is not reasonably likely to occur, we will notify affected individuals as soon as practicable, and in no event later than 30 days after we become aware of the incident, except where a Federal law enforcement agency determines that notification would interfere with a criminal investigation or national security and requests a delay in writing. Notices to affected individuals will describe the incident in general terms, the type of sensitive customer information involved, how to contact us, and, where applicable, steps individuals can take to protect themselves.
Service Provider Oversight	We conduct due diligence on service providers that receive, maintain, process, or otherwise have access to customer information, and require those providers by contract to implement and maintain appropriate safeguards and to notify Veraz as soon as possible, and no later than 72 hours, after becoming aware that a breach in

	security has resulted in unauthorized access to a customer information system maintained by the service provider.
Information Disposal	We maintain written procedures to properly dispose of customer and consumer information when it is no longer needed, consistent with the purposes for which it was collected, including shredding paper records and securely erasing or destroying electronic records and the devices on which they reside.
Annual Notice	We will notify you if our policies and practices change in a way that requires us to provide a new notice under Regulation S-P. If our practices remain consistent with this notice and we do not disclose personal information in a manner requiring an opt-out right, we may rely on the annual-notice exception available under federal law and will not deliver this notice annually; you may request a current copy at any time using the contact information above.

SECTION 3 — CALIFORNIA PRIVACY NOTICE (CCPA/CPRA)	
Categories of Personal Information Collected	Identifiers (name, address, email, Social Security number); financial information (accounts, transactions, investments); internet activity (IP address, website interactions); and Sensitive Personal Information (account credentials, tax identifiers).
Sources of Personal Information	Directly from you; from your transactions and interactions with us; and from custodians, service providers, and other third parties.
Business Purposes for Collection	To provide advisory services; process transactions; comply with legal and regulatory requirements; and detect and prevent fraud and security incidents.
Disclosure of Personal Information	We may disclose personal information to service providers (such as custodians, technology vendors, and compliance providers), to regulators and government authorities, and to affiliates where applicable. We do not sell personal information and do not share personal information for cross-context behavioral advertising.
Retention of Personal Information	We retain personal information for as long as necessary to provide our services, comply with legal and regulatory requirements (including SEC recordkeeping rules), resolve disputes, and enforce our agreements.
Sensitive Personal Information	We use sensitive personal information only as necessary to provide our services, meet our legal obligations, and maintain the security of our systems and accounts.
Your Rights (California Residents)	You have the right to know, correct, and delete your personal information (subject to certain exceptions), to limit the use of sensitive personal information, and to opt out of the sale or sharing of personal information. Veraz does not sell or share personal information as defined under the CCPA.
Exercising Your Rights	Email Jay@verazadvisors.com or call (844) 848-3729. We will take reasonable steps to verify your identity, will respond within 45 days (subject to a permitted extension), and will not discriminate against you for exercising these rights.
Authorized Agents	You may designate an authorized agent to submit a request on your behalf. We may require verification of your identity and confirmation of the agent's authority to act for you.
Global Privacy Control (GPC)	We recognize and will honor Global Privacy Control signals as a valid consumer request to opt out, where applicable.

This notice is provided pursuant to Regulation S-P (17 CFR Part 248) and, as applicable, the California Consumer Privacy Act as amended by the California Privacy Rights Act. Questions about this notice may be directed to Veraz's Chief Compliance Officer at Jay@verazadvisors.com or (844) 848-3729.