



Effective Date: July 2026

Privacy Policy

Dear clients and prospective clients of GoTo Financial,

We are very diligent within our firm on all issues of security and have been this way since our founding. Some client data is stored locally on a single PC that requires a 12-digit mixed character logon that is different than other computer logons in the office (password is periodically changed and varied). We backup our data online using an encrypted service from third party providers, and we backup external drives that are encrypted using multiple ciphers or cascaded algorithms. We use third party software for various file encryption. In our modern world we have learned that nothing can be considered 100% safe but our firm is dedicated to being as secure as possible. We also have internal policies at our firm for additional levels of safety and protection, and these include; client notifications whenever we send or receive client checks, daily review of client activity in all accounts under our discretionary supervision and we have a personal database with client personal info. One additional item we would like from our clients is a recent picture of all account holders. We will store these pictures(s) on our local database and assist a local Schwab branch should a client need additional verification. This picture is not a Schwab policy but an added level of security that GoTo Financial employs. Additionally, by having an image of our client when we discuss your account leads to more personalization and care opposed to simply looking at account numbers and stats. GoTo Financial also has a business continuity plan in place, in the event of an emergency to keep business functions and client service in operation. There are many other internal security processes we keep at GoTo Financial, and we thought it best to share with you some extra security measures you can take on your own.

Schwab offers secure name passwords. These are words that you create and give to Schwab for entry on their system. Once on the Schwab computer database then any verbal access with a Schwab operator must need that keyword. The advantage is a level of protection beyond common information such as birthdates, and addresses. We would prefer all our customers take this extra level of security and this can easily be accomplished by calling Schwab Rep and requesting a keyword password be added to account. The disadvantage is being locked out verbally, if you were to lose or forget your keyword. Keyword reset can only be accomplished

by physically going to a Schwab branch and proving your identity. Schwab is strict on this keyword security and will hang-up and not call back a client that gives the wrong keyword. No hints, no help! At GoTo Financial we can also help you with your keyword backup. Please call Schwab 800-515-2157 to add Keyword security to your account.

Never, ever, ever send an unsecured e-mail to anyone that includes your account number or social security information. At GoTo Financial we will either encrypt individual documents before sending or preferred secure folders using Microsoft One Drive or other vendors. Our firm believes in this concept so much we will offer personal help to any client in need of assistance on how to accomplish this for their own correspondence.

Professional scammers are on the rise and social media is giving them more ways of accomplishing their bad deeds. Schwab has provided some good guidelines to make your interactions as safe as possible.

http://www.schwab.com/public/schwab/nn/legal_compliance/schwabsafe.

Beware of e-mails requesting password resets and other requests. They might look like official documents and the site links they send you to might look official. The best method is to call us at GoTo Financial or Schwab to verify the authenticity of an e-mail.

GoTo Financial

PRIVACY NOTICE REGARDING CLIENT PRIVACY AS REQUIRED BY REGULATION S-P & REGULATION S-AM

Maintaining the trust and confidence of our clients is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of GoTo Financial.

Information We Collect: In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:

- Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;

Categories of Information We Disclose: We may only disclose information that we collect in accordance with this policy. GoTo Financial does not sell customer lists and will not sell your name to telemarketers. We do not sell your personal information, and we do not share your nonpublic personal information with nonaffiliated third parties for their own marketing purposes.

Because we share information only as permitted by law, you are not required to take any action to opt out.

Categories of Parties to Whom We Disclose: We will not disclose information regarding you or your account with us, except under the following circumstances:

- To your authorized investment adviser representative and his or her supervisor;
- To entities that perform services for us or function on our behalf, including financial service providers, such as our qualified custodian (Charles Schwab & Co., Inc.), a broker-dealer, investment company, or insurance company;
- To your attorney, trustee or anyone else who represents you in a fiduciary capacity;
- To our attorneys, accountants or auditors; and
- To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

How We Use Information: Information may be used among companies that perform support services for us, such as data processors, technical systems consultants and programmers, for a number of purposes, such as:

- To protect your accounts from unauthorized access or identity theft;
- To process your requests such as securities purchases and sales;
- To establish or maintain an account with an unaffiliated third party, such as a qualified custodian or broker-dealer providing services to you and/or GoTo Financial;
- To service your accounts, such as by issuing checks and account statements;
- To comply with Federal, State, and Self-Regulatory Organization requirements;
- To keep you informed about financial services of interest to you.

Regulation S-AM: Under Regulation S-AM, a registered investment adviser is prohibited from using eligibility information that it receives from an affiliate to make a marketing solicitation unless: (1) the potential marketing use of that information has been clearly, conspicuously and concisely disclosed to the consumer; (2) the consumer has been provided a reasonable opportunity and a simple method to opt out of receiving the marketing solicitations; and (3) the consumer has not opted out. GoTo Financial does not receive information regarding marketing eligibility from affiliates to make solicitations.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Data Breach Notification: We maintain a written incident response program reasonably designed to detect, respond to, and recover from unauthorized access to or use of your

information, consistent with the amended Regulation S-P (17 CFR 248.30). If we become aware that your sensitive customer information has been, or is reasonably likely to have been, accessed or used without authorization, we will notify you as soon as practicable, and no later than 30 days after we become aware of the incident, unless we reasonably determine the information is not likely to be used in a way that would result in substantial harm or inconvenience to you. Our notice will describe the incident and the steps you can take to protect yourself.

Your California Privacy Rights: Most of the personal information we collect about you as a client is financial information governed by the Gramm-Leach-Bliley Act and this Regulation S-P notice, which is exempt from the California Consumer Privacy Act (CCPA). To the extent the CCPA applies to any personal information we collect that is not covered by that exemption, California residents may have the right to request access to, correction of, or deletion of that information, and we do not sell or "share" personal information as those terms are defined under the CCPA. To exercise any applicable right, contact us using the information below.

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Complaint Notification or any questions related to our privacy policy. Please direct complaints to: Adam Meyers at GoTo Financial 9452 Telephone Rd #224, Ventura, CA 93004. We also accept faxes to 818-835-9053