FACTS — WHAT DOES SILVER BIRCH FINANCIAL DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: ● Social Security Number and Contact Information ● Income and Account Transactions ● Assets and Investment Objectives When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons **Silver Birch Financial** chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Silver Birch Financial share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	**YES**	**NO**
For our marketing purposes – to offer our products and services to you	**YES**	**NO**
For joint marketing with other financial companies	**NO**	**We Don't Share**
For our affiliates' everyday business purposes – information about your transactions and experiences	**NO**	**We Don't Share**
For our affiliates' everyday business purposes – information about your creditworthiness	**NO**	**We Don't Share**
For nonaffiliates to market to you	**NO**	**We Don't Share**

Questions?	Call **(802) 302-5122** or go to **www.silverbirchfinancial.com**

Who we are	
Who is providing this notice?	**Silver Birch Financial**

What we do	
How does Silver Birch Financial protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We protect personal information using physical, electronic, and procedural safeguards consistent with federal law. Our safeguards include secure systems, employee training, and oversight of service providers.
How does Silver Birch Financial collect my personal information?	We collect your personal information, for example, when you ● Seek advice about your investments or enter into a contract ● Show your identification or give us your contact information ● Tell us about your investments or retirement plans We may also receive information from third parties with respect to your account such as trade confirmations and changes to contact information from brokerages.
Why can't I limit all sharing?	Federal law gives you the right to limit only ● sharing for affiliates' everyday business purposes-information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● ***Silver Birch Financial has no affiliates.***
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● ***Silver Birch Financial's nonaffiliates include custodians, third-party managers, and broker-dealers.***
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● ***Silver Birch Financial does not jointly market with nonaffiliates.***

Other important information

Nonaffiliates: We will share your information with nonaffiliates as necessary to service your account(s) including, without limitation, the settlement, billing, processing, clearing, and/or transferring of transactions.

State Laws: We will automatically limit sharing of your information in accordance with applicable state law.

Rev. **May 2026**

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