

KRD WEALTH MANAGEMENT, LLC

PRIVACY NOTICE (REGULATION S-P)

Pursuant to Regulation S-P adopted by the Securities and Exchange Commission, it is the policy of KRD Wealth Management to keep confidential nonpublic personal information (“*information*”) pertaining to each current and former client (i.e., *information* and records pertaining to personal background, investment objectives, financial situation, investment holdings, account numbers, account balances, etc.) unless KRD Wealth Management is (1) previously authorized by the client to disclose *information* to individuals and/or entities not affiliated with KRD Wealth Management, including, but not limited to the client’s other professional advisors and/or service providers (i.e., attorney, accountant, insurance agent, broker-dealer, investment advisor account custodian, etc.); (2) required to do so by judicial or regulatory process; or (3) permitted to do so in accordance with the parameters of regulation S-P. The disclosure of *information* contained in any document completed by the client for processing and/or transmittal by KRD Wealth Management in order to facilitate the commencement/ continuation/ termination of a business relationship between the client and nonaffiliated third party service provider (i.e. broker-dealer, investment adviser, account custodian, insurance company, etc.), including *information* contained in any document completed and/or executed by the client for KRD Wealth Management (i.e., advisory agreement, client information form, etc.), shall be deemed as having been automatically authorized by the client with respect to the corresponding nonaffiliated third party service provider. Each individual and/or entity affiliated with KRD Wealth Management is aware of KRD Wealth Management’s privacy *policy* and has acknowledged his/her/its requirement to comply with same. In accordance with the KRD Wealth Management privacy *policy*, each such affiliated individual and/or entity shall have access to *information* to the extent reasonably necessary for KRD Wealth Management to perform its services for the client, and to comply with applicable regulatory procedures and requirements.