

FACTS

WHAT DOES SUNLIGHT PEAKS FINANCIAL PARTNERS, LLC 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 depend on the product or service you have with us. This information can include: • Social Security number and income • assets and investment experience • risk tolerance and retirement assets 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 Sunlight Peaks Financial Partners, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sunlight Peaks Financial Partners, LLC 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	Yes
For joint marketing with other financial companies	No	We don't share
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 don't share

To limit our sharing	• Call toll-free (866) 210-0158 - our menu will prompt you through your choice(s) • Visit us online: www.sunlightpeaks.com/privacy-choices • Mail the form below Please 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 as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call toll-free (866) 210-0158 or go to www.sunlightpeaks.com .

MAIL-IN FORM

Mark any/all you want to limit: ☐ Do not use my personal information to market to me. ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ☐ Do not allow your affiliates to use my personal information to market to me. Name: _____ Address: _____ City: _____ State: _____ ZIP: _____	Mail to: Sunlight Peaks Financial Partners, LLC Attn: Privacy Policy Request 1338 Grand Ave, #314 Glenwood Springs, CO 81601
--	--

Who we are	
Who is providing this notice?	Sunlight Peaks Financial Partners, LLC
What we do	
How does Sunlight Peaks Financial Partners, LLC 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.
How does Sunlight Peaks Financial Partners, LLC collect my personal information?	We collect your personal information, for example, when you: • give us your contact information • give us your income information • provide employment information • tell us about your investment or retirement portfolio • provide account information We also collect your personal information from other companies.
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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies, such as Commercial Partnerships, LLC; and nonfinancial companies, such as Heritage Capital USA, Inc., Quo Vadis Retreats, LLC, and Real Estate Partnerships, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Sunlight Peaks Financial Partners, LLC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Sunlight Peaks Financial Partners, LLC doesn't jointly market.
Other important information	
State law	We comply with applicable state privacy laws to the extent they provide additional rights or protections. We will provide any state-specific notice or choice required by applicable law.

SUNLIGHT PEAKS FINANCIAL PARTNERS, LLC

Supplemental Digital Privacy and Contact Information

Digital Privacy and Online Services

We may collect information through our website, online forms, client portals, email communications, text messaging, scheduling tools, customer relationship management systems, and other technology platforms used to provide services and communicate with clients and prospective clients. Information submitted through our website or digital platforms may be stored and processed by service providers acting on our behalf. We require such providers to safeguard personal information and use it only for authorized business purposes. We may also use website analytics, cookies, and similar technologies to improve website functionality, user experience, security, and communications. Phone calls, virtual meetings, and in-person meetings may be recorded or transcribed for documentation, service, training, compliance, or quality purposes. We will provide notice and obtain consent when required by applicable law. Recordings and transcripts are treated as personal information and are subject to our safeguards.

Text Messaging (SMS)

We may exchange text messages with clients and others who give us a mobile number. These are conversational: scheduling, document requests, account notifications, and replies to your questions. We do not send marketing or promotional texts. We collect your number when you give it to us, usually on a client questionnaire or other form; consent is not a condition of any service, and you may withdraw it at any time.

SMS consent is not shared with third parties or affiliates, and mobile information is not shared with third parties or affiliates for marketing or promotional purposes. Message frequency varies. Message and data rates may apply. Reply STOP to any message to opt out, effective immediately. For help, reply HELP, call (866) 210-0158, or email privacy@sunlightpeaks.com. Our SMS terms are at www.sunlightpeaks.com/terms.

Text messages, like email, may not be secure. We ask that you not send confidential information to us by text message.

Artificial Intelligence and Automated Tools

Some of the technology we use includes artificial intelligence features. These assist with the administrative and organizational side of our work, such as drafting correspondence, scheduling, and locating information in our own records. They support our team's work; they do not replace it.

We do not use artificial intelligence to make decisions about you. Our work is with you directly, and those conversations happen between people. No automated system determines your access to, or the cost or terms of, any service we provide, and our team reviews what these tools produce before we rely on it. We do not use your personal information to train artificial intelligence models, and we do not provide it to anyone else for that purpose.

Colorado Division of Securities

Information regarding the regulation of investment advisers is available from the Colorado Division of Securities at securities.colorado.gov.

Privacy Questions and Choices

Call toll-free (866) 210-0158, email privacy@sunlightpeaks.com, visit www.sunlightpeaks.com/privacy-choices, or write to Sunlight Peaks Financial Partners, LLC, Attn: Privacy Policy Request, 1338 Grand Ave, #314, Glenwood Springs, Colorado 81601.