Zynergy Retirement Planning

10 Route 35, Red Bank, NJ 07701

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PRIVACY POLICY

Investment advisers are required by law to inform their clients of their policies regarding the privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives customers the right to limit some, but not all, sharing of personal information. It also requires us to explain how we collect, share, and protect your personal information.

We will provide you with a copy of our privacy policy at the time you become our client and annually thereafter, as required by federal law.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include, but is not limited to, your Social Security number, date of birth, banking information, financial account numbers and balances, sources of income, and credit card numbers or information. When you are no longer our customer, we may continue to share your information only as described in this notice.

PARTIES TO WHOM WE DISCLOSE INFORMATION

Investment advisers may need to share personal information to conduct everyday business. We may share your personal information:

- For everyday business purposes, such as processing transactions, maintaining accounts, responding to court orders and legal investigations, or reporting to credit bureaus;
- For our marketing, to offer our products and services to you;
- For joint marketing with other financial companies;
- For our affiliates' everyday business purposes, including information about your transactions, experiences, and creditworthiness; or
- For affiliates and non-affiliates to market to you.

If you are a new customer, we will not begin sharing information subject to your federal opt-out right until the 30-day opt-out period described below has expired. When you are no longer our customer, we may continue to share your information as described in this notice. You may contact us at any time to limit our sharing going forward.

SERVICE PROVIDERS

We require all service providers who receive nonpublic personal information on our behalf to maintain appropriate safeguards and to use such information only for the purposes for which it was disclosed, pursuant to written agreements.

PROTECTING CURRENT AND FORMER CLIENT INFORMATION

We maintain a comprehensive written information security program that includes administrative, technical, and physical safeguards designed to protect the security and confidentiality of customer records and information, protect against anticipated threats or hazards to the security or integrity of those records, and protect against unauthorized access or use.

INCIDENT RESPONSE AND CUSTOMER NOTIFICATION

In the event of a breach of security involving your nonpublic personal information, we will notify affected customers in accordance with applicable federal and state law requirements.

RECORD RETENTION AND DISPOSAL

We retain your nonpublic personal information for the period required by applicable law and regulation, and dispose of such information in a secure manner.

THE RIGHT TO LIMIT SHARING - OPTING OUT AND OPTING IN

Federal law gives you the right to limit the sharing of your NPI by opting out of the following: sharing for affiliates' everyday business purposes involving information about your creditworthiness; and sharing with affiliates or non-affiliates that use your information to market to you. State laws and individual companies may give you additional rights to limit sharing.

How to opt out: You may contact us by phone at 732.784.2380, by email at info@zynergyretirement.com, or in writing to 10 Route 35, Red Bank, NJ 07701. You have 30 days from receipt of this notice to opt out before we share information covered by your opt-out right.

You may contact us at any time to opt out. An opt-out received after the initial 30-day period will apply to future sharing subject to your opt-out right as soon as reasonably practicable.

State law gives you additional rights to limit sharing. Under state law, we may not share nonpublic personal information about you with non-affiliates, except service providers or for joint marketing, unless you first give us written permission (opting in). If you do not give us permission to share your information, we are prohibited from sharing this information with non-affiliates, except as otherwise permitted by law.

I give you permission to share my nonpublic personal information with non-affiliates.

Signature of Client Date

Signature of Joint Client (if applicable) Date

DEFINITIONS

Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Service provider - A person or company that assists our firm in administering, processing, or servicing a client's account.

Please call us at 732.784.2380 if you have any questions. Your privacy, our professional ethics, and our ability to provide you with quality financial services are very important to us.

Revised August 19, 2026