

PRIVACY NOTICE

Our Commitment to Your Privacy

Maintaining the trust and confidence of our clients is a high priority. This Privacy Notice explains how AFS Wealth Management, LLC (“AFS”) collects, uses, discloses, and protects nonpublic personal information in connection with providing investment advisory and related financial services. AFS is committed to protecting the confidentiality and security of client information and to handling such information in accordance with applicable privacy laws and regulations.

Information We Collect

In connection with providing investment advisory and related services, AFS may collect nonpublic personal information from the following sources:

- Information you provide on applications, agreements, questionnaires, forms, or other communications, such as your name, address, date of birth, Social Security or taxpayer identification number, employment information, financial goals, assets, income, investment experience, and other financial information;
- Information about your accounts and transactions, including holdings, purchases, sales, deposits, withdrawals, account balances, and other transaction or servicing information;
- Information received from custodians, broker-dealers, financial institutions, service providers, or other parties involved in servicing your account or providing services to you; and
- Information generated through your use of AFS’s website, electronic communications, or other technology, such as device, browser, log, and usage information, where collected.

How We Use Information

AFS may use nonpublic personal information as reasonably necessary to provide and administer services, including to:

- Open, maintain, manage, and service client accounts and advisory relationships;
- Process transactions and carry out client instructions;
- Verify identity, prevent fraud, and protect client accounts and information from unauthorized access or misuse;
- Maintain books and records and support legal, regulatory, compliance, supervisory, cybersecurity, and risk-management obligations;
- Communicate with clients and provide information about services that may be relevant to the advisory relationship; and
- Operate and improve AFS’s business, systems, technology, and client service processes.

Information We May Disclose

AFS does not sell client lists or nonpublic personal information. AFS may disclose nonpublic personal information as permitted or required by law and as reasonably necessary to provide services to clients. Depending on the circumstances, information may be disclosed to:

- Custodians, broker-dealers, investment companies, insurance companies, financial institutions, and other financial service providers involved in maintaining or servicing an account;
- Technology providers, data processors, client relationship management providers, consultants, mailing or document-service providers, and other vendors that perform services for or on behalf of AFS;
- Professional service providers, including attorneys, accountants, auditors, compliance consultants, and other advisers;
- A client’s authorized representative, attorney, trustee, fiduciary, agent, or other person authorized by the client;
- Regulators, governmental authorities, law-enforcement agencies, courts, or other parties when disclosure is required or permitted by law, regulation, subpoena, court order, examination, or regulatory inquiry; and
- A successor, prospective successor, or other party involved in a merger, acquisition, sale, transfer, reorganization, or business succession, subject to applicable legal and contractual requirements.

Categories of Information Disclosed

The categories of nonpublic personal information disclosed will depend on the purpose of the disclosure and may include identification and contact information, financial and account information, transaction information, investment-related information, and other information necessary to provide services, administer the client relationship, or comply with applicable law.

Affiliated Companies

AFS Wealth Management, LLC operates as part of a group of commonly owned companies under the AFS Financial Group brand. Phillip Putney is the sole owner of each of the following affiliated entities:

- AFS Wealth Management, LLC – registered investment adviser providing portfolio management services;
- AFS Tax Management, LLC – CPA firm providing tax preparation, planning, and related financial planning services; and
- AFS Insurance Management, LLC – insurance agency offering life insurance, fixed annuities, long-term care, and Medicare supplemental insurance products.

Advanced Financial Solutions, LLC provides administrative and operational support services (such as office space, technology, and payroll) to each of the affiliated entities listed above.

AFS may share nonpublic personal information among these affiliated entities as permitted by law and as necessary to service your account or provide coordinated financial services. For example, investment account information may be shared with AFS Tax Management to support tax planning, or insurance-related information may be shared with AFS Insurance Management in connection with insurance recommendations. Sharing among affiliates for their everyday business purposes—including information about your transactions and experiences—does not require your consent and cannot be limited. AFS does not share information among affiliates for marketing solicitations without providing any required notice and opt-out opportunity under applicable law.

Each affiliated entity is a legally separate company and maintains its own client relationships and obligations under applicable law. The common ownership of these firms creates potential conflicts of interest. AFS Wealth Management, LLC discloses those conflicts in its Form ADV Part 2A, which is available at www.adviserinfo.sec.gov (CRD No. 287832) or upon request.

Service Providers and Marketing

AFS may engage nonaffiliated third parties to perform services on its behalf, including technology, data processing, account servicing, communications, administrative, or marketing support. When required or appropriate, AFS uses contractual, confidentiality, or other safeguards designed to limit the use and disclosure of client information to the purposes for which the information was provided and to protect the information from unauthorized access or use.

Privacy Choices and Opt-Out Rights

AFS generally shares nonpublic personal information with nonaffiliated third parties only as permitted by law, including for processing and servicing transactions, providing services on AFS's behalf, responding to legal or regulatory requirements, or other permitted purposes. These types of disclosures generally do not require an opt-out under Regulation S-P.

If AFS engages in a type of information sharing that gives a consumer a legal right to opt out, AFS will provide a clear and conspicuous notice describing that right and a reasonable method for exercising it before making the disclosure, as required by applicable law.

Affiliate Marketing

If AFS receives eligibility information from an affiliate and intends to use that information to make marketing solicitations in circumstances covered by Regulation S-AM, AFS will provide any notice and opt-out opportunity required by applicable law before using the information for that purpose.

Safeguarding Client Information

AFS restricts access to nonpublic personal information to personnel and service providers who need the information to perform their duties or provide services. AFS maintains administrative, technical, and physical safeguards designed to protect client information from unauthorized access, use, alteration, or disclosure. AFS also maintains policies and procedures addressing information security, cybersecurity, vendor oversight, and the proper disposal of protected information.

Security Incidents

AFS maintains policies and procedures designed to identify, respond to, and recover from unauthorized access to or use of customer information. When required by applicable law, AFS will provide notice to affected individuals following a qualifying security incident.

Use of Technology and Artificial Intelligence

AFS may use technology tools, including artificial intelligence (AI)-assisted tools, during or after client meetings to assist with note-taking, transcription, summarization, organization, and recordkeeping, and may also use such tools

for other administrative, operational, compliance, or client-service functions. Information processed through these tools may be handled by third-party service providers acting on AFS's behalf and is subject to AFS's applicable confidentiality, information-security, vendor-management, recordkeeping, and supervisory policies. AFS maintains oversight of its use of these tools and evaluates applicable service providers and their privacy and information-security practices. AI-assisted tools are intended to support, rather than replace, the professional judgment and oversight of AFS personnel. The use of technology does not reduce AFS's responsibility to protect nonpublic personal information or comply with applicable privacy requirements.

Former Clients and Inactive Accounts

AFS's privacy protections continue to apply to nonpublic personal information relating to former clients and inactive or closed accounts, subject to applicable law and AFS's record-retention obligations.

Changes to This Privacy Notice

AFS may revise this Privacy Notice from time to time. If a change requires a revised privacy notice or a new opt-out opportunity under applicable law, AFS will provide the required notice before implementing the change.

Questions or Complaints

Questions or complaints regarding this Privacy Notice or AFS's privacy practices should be directed to:

Phillip Putney, Chief Compliance Officer

AFS Wealth Management, LLC

22029 Farmington Rd., Farmington Hills, MI 48336

Phone: 248-888-7530

Email: pputney@afsfinancialgrp.com

Website: www.afsfinancialgrp.com