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Effective Date: 01/01/2025

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Investing in securities and financial markets entails risks, including possible loss of entire principal and profits. There can be no assurance that an investment will achieve its investment objective. We make no representation that any investment or transaction will or is likely to achieve profits or losses similar to those achieved in the past, or that significant losses will be avoided.

The value of investments may fall as well as rise, and investors may not get back the amount they originally invested. Investment return and principal value may fluctuate, so an investment in a security, when redeemed, may be worth more or less than its original cost.

Diversification strategies do not ensure a profit and do not protect against losses in declining markets. Fixed income securities are subject to increased loss of principal during periods of rising interest rates. Fixed-income investments are subject to various other risks including changes in credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications and other factors.

Past performance is no guarantee of future results and any opinions presented cannot be viewed as an indicator of future performance.

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Third-party rankings and recognition from rating services or publications are no guarantee of future investment success. Working with a highly rated advisor does not ensure that a client or prospective client will experience a higher level of performance or results. These ratings should not be construed as an endorsement of the advisor by any client nor are they

representative of any one clients' evaluation. Generally, ratings, rankings, and recognition are based on information prepared and submitted by the advisor. A more thorough disclosure of the criteria used in any of these rankings can be provided upon request.

PROTECTING YOUR PRIVACY

P3WM is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information collected from current or former clients in connection with any of the services provided by P3WM. Our policy, with respect to your personal information, is listed below.

- As part of the Wealth Management process, we collect nonpublic personal financial information (encompassing investments, employee benefits, taxes, etc.) as well as health and family information as needed to provide our services to you, from the following sources: (i) information we receive from you on applications or other forms, or in the course of communications between you or your designees and our staff; (ii) information about your transactions with us or others.
- In the normal course of business we disclose personal information to companies that help us process or service your transactions or account(s), including, for example, companies that provide custodial and/or trust services for your investment portfolios. Examples of the types of information provided include name, address, phone number, Social Security number, and information about your investments and investment experience.
- In the normal course of business we may also use unaffiliated/third party service providers to analyze, maintain, store, and /or archive records and other data (in paper, electronic or digital form) that include client personal information. Examples of such services include financial planning and related software, document storage, email archival, contact and portfolio management, financial planning and related software, online client portal and/or aggregation services. P3WM has a contractual relationship with these companies, which does not permit them to use confidential client data for any other purposes.
- As part of the Wealth Management process we may discuss your information on an "as needed" basis with your other advisors. For instance, we may assist your CPA in compiling information for your tax returns; we may provide information to the attorney who prepares your estate planning documents.

- We may disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required or permitted under law, for example, to cooperate with SEC or state regulators or other law enforcement authorities.
- We restrict access to personal information to our employees and agents for business purposes only. We maintain physical, electronic, and procedural safeguards to guard your personal information.
- We do not sell your personal information to anyone.

We understand the trust you have placed in us as your financial advisor. You rely on us to act in your interest and protect the confidentiality of your personal information. Our privacy policy reflects the desire to safeguard your data while providing the best possible service to you. Please call us at (901) 209-4015 if you would like to discuss any aspect of our privacy policy.

P3 Wealth Management ("we," "us," or "our") is committed to protecting your privacy and ensuring the security of your personal information. This Privacy Policy outlines how we collect, use, share, and protect your information when you interact with our website and services.