Privacy Notice As of 01-20-26

Rorik Wallace Larson, d/b/a Essential Financial Strategies, an independent financial planning firm, is committed to safeguarding the confidential nonpublic personal information of each prospective, current, and former client. I hold all personal information provided to my firm in the strictest confidence (i.e., information and records pertaining to personal background, investment objectives, financial situation, tax information/returns, investment holdings, account numbers, account balances, and more). These records include all personal information that I collect from you or receive from other firms in connection with any of the financial services provided by Essential Financial Strategies.

I have never disclosed information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If I were to anticipate such a change in firm policy, I must do so after advising you first. As you know, I use your personal information that you provide to me to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Below is my policy with respect to your personal information.

1. I limit access to information only to those who have a business or professional reason for knowing, as required to do so by judicial or regulatory process, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm to execute securities transactions on your behalf.) Only with your permission will I disclose information needed by your attorney, accountant, or insurance agent and only if interaction with them on your behalf is part of the financial planning process.

2. I maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

3. The categories of nonpublic personal information that I collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent needed for financial planning, and information about transactions between you and third parties.

4. For unaffiliated third parties that require access to your personal information, including financial services companies, consultants, auditors, I also require strict confidentiality in my agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.

5. I do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

I shall notify any client, at no charge, if there has been a breach of the security of the adviser's information data system following discovery of the breach. I will use the most expedient way possible and without delay to notify the client of the disclosure after the breach. I will notify the client by written or electronic notice. Though not limited to, the disclosure notification shall include informing the owner of the data (the client)

1. that a breach has occurred along with the date or approximate date of the beach,

2. informing the client of the nature of the breach, and

3. informing the client of the steps the adviser has taken or plans to take relating to the breach.

While you are a client, I will maintain personally identifiable information about you, and for the required time thereafter I must maintain such records in accordance with federal and state securities laws and regulations, and consistent with the CFP Board Code of Ethics and Professional Responsibility. I will destroy all such information after the required period of record retention.

I will provide you with this policy statement annually or as changes occur. Should you have any questions regarding my privacy policies, please contact Rorik Wallace Larson, owner of Essential Financial Strategies.