

Richards Merrill Wealth Management

CUSTOMER PRIVACY POLICY STATEMENT

Under current securities law, we are required to provide you with a copy of our "Privacy Policy." No action is required on your part, however, we hope that you take the time to read this notice to understand the importance we place on maintaining your trust by protecting the confidentiality of the information you share with us.

NON-PUBLIC INFORMATION THAT WE COLLECT

As you know, when you open an account with us, you complete an account application form that provides us with information about your financial condition and needs and investment experience so that we may help identify your financial goals and objectives. Generally, this information includes details about you that are considered to be confidential in nature, such as your:

• Name and Address	• Financial Condition
• Social Security Number	• Investment Experience
• Date of Birth	• Relationships with other Financial Institutions
• Time Horizon	• Liquidity Needs and Risk Tolerance

NON-PUBLIC INFORMATION THAT MAY BE DISCLOSED

In certain instances, we may release information about you or your account activity with Richards Merrill Wealth Management to non-affiliated companies in order to provide products and services that you request. Additionally, as you know, we have an agreement with Wells Fargo Clearing Services, LLC ("WFCS") whereby they will clear and settle all brokerage orders you place with us; therefore we must disclose your personal information to WFCS in order for them to settle your transactions and safe keep the funds and securities in your account. We may also disclose personal information about you to a Mutual Fund Company, Insurance Company, other brokerage firm or financial institution when you authorize us to purchase securities that will be held by them. You will receive a separate *Privacy Policy Statement* from WFCS or any financial institution that maintains an investment account on your behalf.

And, of course, we will release any information when required to do so by law (such as upon receipt of a court order or subpoena) and when you have instructed us to do so (such as when you ask us to send a copy of your statement to your attorney or accountant).

It is the policy of our firm not to sell information about our current or past clients to anyone. Nor do we share information except as necessary to process transactions or service your account, as described above.

HOW WE PROTECT YOUR NON-PUBLIC INFORMATION

Access to your personal information is restricted to Richards, Merrill & Peterson personnel and our service providers who need to know that information in order to provide products and services to you. We maintain strict physical, electronic and procedural safeguards to keep your information protected at all times. We appreciate your business and the opportunity to continue to be of service to you.

Business Continuity Plan

Richards Merrill Wealth Management has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us - If after a significant business disruption you cannot contact us as you usually do by phone at either 509.624.3174 or 800.572.5296, go to our website at www.rmpinvest.com. If you cannot access us through either of those means, you should contact our clearing firm, Wells Fargo Clearing Services, LLC ("WFCS") at www.wellsfargoclearingservicesllc.com for information about our status and to help you obtain information about your account.

Our Business Continuity Plan - We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

As a client of Richards Merrill Wealth Management, we recognize you may need access to your account to sell a position before we re-establish telephone service. During this time, WFCS, our clearing firm, will assist you with sell/liquidation orders if needed. If our firm has declared an emergency and you cannot contact us, please call WFCS for assistance at 877.496.3223.

Varying Disruptions - Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within a matter of hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and aim to resume business no later than the following business day. However, we should also inform you that our ability to continue operations after a longer term disruption could be impacted by factors outside of our control and the recovery time for such a significant disruption could extend beyond the next business day. If necessary, we will transfer operations to our clearing firm and notify you through our website www.rmpinvest.com how to contact us or how to arrange for access to your funds and securities directly through WFCS.

For More Information - If you have questions about our business continuity planning, please don't hesitate to contact us by phone at 509.624.3174 or 800.572.5296 or go to our website at www.rmpinvest.com. For more information on WFCS's business continuity plan, please go to www.wellsfargoclearingservicesllc.com.

2024 Annual Account Fees

Richards Merrill Wealth Management account fees for 2024, if applicable, will be assessed for the following account types unless one of the waiver criteria is met:

- Advantage Account (Excludes Advantage Basic Accounts. Advantage Basic Accounts do not include credit/debit cards and other features) \$125 charged annually as described in your original account agreement.
- Investment Account (Includes standard brokerage and Advantage Basic Accounts.) \$65 fee charged annually unless waiver criteria met as listed below.
- Individual Retirement Account (Includes traditional, spousal, Roth, SEP, and SIMPLE IRAs and Advantage IRA.) Fee amount will be disclosed on the annual invoice to be mailed to you in August.
- UGMA/UTMA Account \$45 fee charged annually.

The annual account fees will be charged in September and will be based on the type of account you maintained on June 30, 2024.

Waiver Criteria

Annual Account Fees will be waived if one of the following criteria is met:

1. One or more accounts contain assets totaling \$500,000 or more as of June 30 of the current year. This includes all personal brokerage and IRA accounts house-held by Richards Merrill Wealth Management.
2. Any Investment Account, IRA, or Advantage Account with mutual fund positions of \$10,000 or more. (Money market funds, closed-end funds and exchange-traded funds do not count toward this exemption.)
3. Investment Accounts that have completed at least six trades between July 1, 2023 and June 30, 2024.
4. Managed accounts that pay a fee in lieu of commissions. (Normal quarterly asset management fees will continue to apply.)
5. Delivery versus Payment accounts.
6. Investment Accounts opened on or after January 1, 2024 are exempt for one year.
7. Individual participant's accounts that are part of a Qualified Retirement Plan (QRP), excluding IRA accounts.
8. 529 Education Savings Plan accounts.

Payment Options

For all accounts except IRAs, the annual account fee will be deducted automatically from the respective account(s) in September 2024. Clients with IRAs will receive an invoice in August. Clients will have the choice of paying the fee by returning the invoice with a check payable to Wells Fargo Clearing Services or having the fee automatically deducted from the IRA account in September 2024.

If you have any questions regarding the applicability of these fees, please contact your financial representative at 509.624.3174.

Richards Merrill Wealth Management

DISCLOSURES

Richards Merrill Wealth Management is a member of the Financial Industry Regulatory Authority (FINRA) which provides information on member firms and their associated persons through its separate and independent subsidiary; (FINRA) operates the Public Disclosure Program. Their website is www.finra.org and their toll-free number is 800.289.9999. Investors can obtain a brochure containing information describing the Public Disclosure Program by calling their representative or the Operations Department of Richards Merrill Wealth Management.

Richards Merrill Wealth Management is registered with the Securities & Exchange Commission (SEC) and Municipal Securities Rule making Board (MSRB) website: www.msrb.org also on Richards Merrill Wealth Management website www.rmpinvest.com a direct link to the Investors Brochure that describes the protections available under MSRB rules and how to file a complaint. If you do not have internet access please contact our office at 509.624.3174 to request a copy of the Investor Brochure.

Information about the Securities investor Protection Corporation (SIPC) The Securities Investor Protection Corporation is an organization established to protect investors whose brokerage firms close due to bankruptcy or other financial difficulties. SIPC protects customers of broker-dealers as long as the broker-dealer is a SIPC member. Richards Merrill Wealth Management is a member of SIPC. To obtain information about SIPC, including a copy of the SIPC Brochure that explains the organization's role in protecting investors, we encourage you to visit SIPC's website: www.sipc.org or you may call SIPC directly at 202.371.8300.