

Client Information Privacy Notice

VSM Wealth Advisory, LLC is an investment adviser registered with the U.S. Securities and Exchange Commission. In serving as our clients' adviser and family office, we are entrusted with personal and financial information of the most sensitive nature. Protecting that information is a fundamental part of our responsibility to you.

These Privacy Principles describe how we collect, use, protect, share, and dispose of your information, consistent with SEC Regulation S-P as amended. They guide every member of our firm.

1. Your Expectation of Privacy. The confidentiality of client information is one of our fundamental responsibilities. Our most important asset is your trust, and the safekeeping of your information is a priority of the firm.

2. What We Collect and Why. We collect nonpublic personal information from you (such as personal identifying information,) your custodian (such as custodial data about your transactions and holdings,) and your other professional advisers (such as financial statements, tax and estate planning documents, and information about your other investments.) We limit its collection, use, and retention to what is necessary to serve you, operate our business, and meet our legal obligations. Information we receive about you from another financial institution is protected to the same standard as information we collect directly.

3. Accurate Records. We maintain procedures to keep client records accurate, current, and complete, and we correct inaccurate information promptly upon request.

4. Limited Employee Access. Access to your information is limited to personnel with a business reason to know it. All personnel are trained on these Principles, are responsible for maintaining confidentiality, and are subject to disciplinary measures for violations.

5. Security Safeguards. We maintain a written information security program with administrative, technical, and physical safeguards designed to ensure the security and confidentiality of your information, protect against anticipated threats, and prevent unauthorized access or use that could result in substantial harm or inconvenience to you.

6. Incident Response and Notification. We maintain a written incident response program designed to detect, respond to, and recover from unauthorized access to or use of client information. If your sensitive information is, or is reasonably likely to have been, accessed or used without authorization, we will notify you in writing as soon as practicable, and no later than 30 days after we become aware of the incident, with a description of what occurred, the information involved, and steps you can take to protect yourself, unless, after a reasonable investigation, we determine that your information has not been, and is not reasonably likely to be, used in a manner that would result in substantial harm or inconvenience to you.

7. Oversight of Service Providers. Where a third-party service provider — such as our custodian or technology providers — has access to client information, we conduct due diligence and maintain oversight designed to ensure the provider protects that information and notifies us promptly of any breach so we can meet our notification obligations to you.

8. Restrictions on Sharing. We do not sell client information, and we do not share it with unaffiliated third parties for their marketing purposes. This applies equally to the information of former clients: if your relationship with us ends your information remains protected under these same Principles. We do not have any affiliates. We share your information only with service providers acting on our behalf — financial service providers such as your custodian and other SMA Managers; and non-financial companies such as portfolio reporting and technology providers — who receive only the categories of information described above and are contractually prohibited from disclosing or using it other than to carry out those services. We share your information with your custodian as necessary to carry out transactions you have requested or authorized. We share your information with your professional advisors, including your attorneys and accountants – only at your direction and with your consent. We share your information with others only as required or permitted by law (such as responding to regulatory examinations or subpoenas.) Because we share information only in these limited circumstances which are exceptions to the opt-out provisions of Regulation S-P, no opt-out or other action is required on your part.

9. Secure Disposal. When your information is no longer required for legal or business purposes, we dispose of it — in both physical and electronic form — in a manner designed to protect it from unauthorized access.

10. Our Commitment to You. We provide these Principles when your relationship with us begins, make them available at any time, and will notify you before any material change to our privacy practices takes effect.

If you have questions about these Principles or the privacy of your information, please contact your VSM advisory team or our Chief Compliance Officer at 11350 McCormick Road, Executive Plaza I, Suite 300, Hunt Valley, Maryland 21031.

Provided pursuant to Regulation S-P, 17 C.F.R. Part 248, Subpart A, as amended (SEC Release No. IA-6604), including the safeguards, incident response, and disposal provisions of 17 C.F.R. § 248.30. This notice summarizes the firm's privacy practices and does not supersede its written policies and procedures.