

Encore Legacy Planning

Privacy Notice — Rev. July 2026

FACTS

WHAT DOES ENCORE LEGACY PLANNING DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and date of birth
- Income and assets
- Account balances and transaction history
- Insurance claim history and medical information (for underwriting purposes)
- Beneficiary and family information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Encore Legacy Planning chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Encore Legacy Planning share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prepare applications, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

To opt out of marketing communications, use the unsubscribe link included in our emails, or contact us at brett@elp.guide. If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Contact us at brett@elp.guide or write to us at 5300 Triangle Pkwy., Ste. 201, Peachtree Corners, GA 30092.

Who We Are

Who is providing this notice: Encore Legacy Planning
5300 Triangle Pkwy., Ste. 201, Peachtree Corners, GA 30092

What We Do

How does Encore Legacy Planning protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including administrative, technical, and physical safeguards.

How does Encore Legacy Planning collect my personal information?

We collect your personal information, for example, when you:

- Apply for insurance or complete a planning questionnaire
- Provide account or financial information
- Give us your contact information

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes — information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account, unless you tell us otherwise.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Encore Legacy Planning has no affiliates.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. The insurance carriers, custodians, and underwriters we place business with are nonaffiliates.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information — State Insurance Privacy Notice

Because Encore Legacy Planning is headquartered in Georgia and serves clients in other states, this section addresses additional notice requirements under state insurance information privacy laws, most of which are based on the NAIC Insurance Information and Privacy Protection Model Act.

Sources of Information: We may collect personal information about you from applications, interviews, and other information you or your representatives provide, as well as from other insurance institutions and organizations, as permitted or required by law. We do not order investigative consumer reports (such as MIB checks or motor vehicle records) ourselves; the insurance carrier underwriting your application may order these as part of its own underwriting process, and you have the right to request further information about the nature and scope of any such investigation directly from that carrier.

Disclosure of Information: We may disclose personal or privileged information about you to insurance carriers, underwriters, reinsurers, regulatory authorities, or others as permitted or required by law, without prior authorization, in circumstances such as claims investigation, fraud prevention, and regulatory compliance.

Access and Correction: In most states, you have the right to request access to recorded personal information we hold about you and to request correction, amendment, or deletion of information you believe is inaccurate. To make such a request, contact us at brett@elp.guide.

Residents of certain states may have additional or different rights under their state's insurance information privacy law. Where a state's specific requirements differ from the general terms of this notice, the state-specific requirement governs for residents of that state.

Compliance note: This notice is built on the standard federal Model Privacy Form (safe harbor under GLBA/Regulation P) and NAIC Model Act #670, reflecting the practices confirmed by Encore Legacy Planning (no affiliates, no joint marketing, opt-in email marketing with an unsubscribe option, carriers handle investigative underwriting reports). Because Encore serves clients in states beyond Georgia, and a handful of states have not adopted Model 670 or use their own variation, have an insurance compliance attorney confirm no client state requires a materially different notice or triggers added non-resident-licensing obligations before this is delivered to customers.