



CUSTOMER PRIVACY POLICY NOTICE

Effective Date: June 1, 2026

This Privacy Notice describes how White Oak Financial Management, Inc. ("White Oak") protects your personal information, provided when you become a client and annually as required by federal law. A complete version is at www.WhiteOakFinancialManagement.com/privacy, calling (828) 274-7844, or emailing info@wofm.us.

OUR COMMITMENT TO YOUR PRIVACY

White Oak is committed to protecting the confidentiality and security of your personal information. We do not sell your information to third parties, do not share it for marketing purposes, and share it only as necessary to provide financial advisory services.

INFORMATION WE COLLECT

We collect the following non-public personal information to provide financial advisory services:

Identification	Name, address, social security number, date of birth
Financial	Assets, income, account balances, financial goals, investment experience
Account & Transaction	Account numbers, transaction history, holdings, and third-party transaction information
Other	As needed for planning purposes, you may choose to share credit reports, health information, outside investment holdings, and personal information from your attorney, accountant, or insurance professional

This information comes from account applications, your transactions, details you share about your goals, and other consented sources.

HOW WE SHARE YOUR INFORMATION

We DO NOT:

- Sell your information to anyone
- Share for marketing purposes
- Provide mailing lists or solicitors

We DO Share with:

- Broker/dealers (e.g., Fidelity) to execute trades
- Custodians holding your securities and cash
- Mutual fund companies and technology/service providers as required to serve clients' needs
- Compliance consultants, auditors, and regulators as required

Federal law permits sharing with these service providers without requiring your permission. All third parties must maintain strict confidentiality and use your information only for specified purposes.

YOUR PRIVACY RIGHTS

Because we only share your information to service your account, there is currently no information sharing from which you need to opt out under federal law. If our practices change, we will provide a revised Privacy Notice and explain any new opt-out rights before implementing changes.

Special Protections — California, Connecticut, Massachusetts, New Mexico & Vermont: If you reside in one of these states, we will not share your information for non-servicing purposes without your affirmative written consent.

HOW WE PROTECT YOUR INFORMATION

We maintain comprehensive physical, electronic, and administrative safeguards:

Physical	Electronic	Administrative
<ul style="list-style-type: none">• Secured premises with controlled access• Locked file storage & visitor restrictions• Secure shredding of paper records• Security systems & alarm monitoring	<ul style="list-style-type: none">• Multi-factor authentication & encryption• Firewalls, anti-virus, regular security updates• Password-protected wireless networks• Secure hard drive destruction before disposal	<ul style="list-style-type: none">• Background checks & limited access by role• Annual security audits & employee training• Incident Response Program & vendor oversight• Violations subject to employee termination

Cybersecurity Incidents: If your sensitive information is compromised, we will notify you within 30 days as required by law.

ADDITIONAL POLICIES

Use of Artificial Intelligence

We may use AI and machine learning to support operational functions such as meeting documentation, data analysis, and research. All AI-assisted processes are subject to human oversight. Investment decisions are made by our professionals, not AI systems. Your information used in AI processes receives the same protections described in this notice.

Electronic Communications

We may communicate via email, text, video conferencing, and social media. Electronic communications may not be completely secure. Contact us to arrange alternative secure communication if preferred.

Record Retention

We maintain your information while you are a client and for the period required by securities laws (generally five years after termination). Information is securely destroyed after the required retention period.

Changes to This Notice

We will notify you in advance of any material changes to our privacy practices. This Privacy Notice is delivered to you annually as required by law.

CONTACT US

Questions about our privacy practices or to request a complete copy of this Privacy Notice, please contact:

Brent Ford, Chief Compliance Officer

White Oak Financial Management, Inc.
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Asheville, North Carolina 28803
Phone: (828) 274-7844 | Email: info@wofm.us

This Privacy Notice is provided pursuant to Regulation S-P, implementing the privacy provisions of the Gramm-Leach-Bliley Act. Additional information about White Oak Financial Management, Inc. is available at www.adviserinfo.sec.gov. Complete Privacy Notice: www.WhiteOakFinancialManagement.com/privacy