

Privacy Notice

Effective Date: June 2026

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, information 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 our practices.

What? The types of personal information we collect and share depend on the products and services you receive from us. This may include: Social Security number, income, assets, account balances, transaction history, investment objectives, retirement information, banking information, and contact information.

How? All financial companies need to share customers' personal information to run their everyday business operations. Below we explain the reasons we may share your information and whether you can limit certain types of sharing.

Reasons We Can Share Your Personal Information

Reasons We Can Share Your Personal Information	Does Cosmos Wealth Share?	Can You Limit This Sharing?
For our everyday business purposes — such as processing transactions, maintaining accounts, responding to legal investigations, or complying with regulatory obligations	Yes	No
For our marketing purposes — to offer products and services to existing clients and prospective clients	Yes	No
For joint marketing with other financial companies	No	Not Applicable
For our affiliates' everyday business purposes — information about your transactions and experiences	No	Not Applicable
For our affiliates' everyday business purposes — information about your creditworthiness	No	Not Applicable
For affiliates to market to you	No	Not Applicable
For nonaffiliates to market to you	No	Not Applicable

Questions?

Call us at 858-290-3400 | Email: info@cosmoswealth.com

Who We Are

Who is providing this notice?

Cosmos Wealth, LLC, an investment advisory firm registered with the Securities and Exchange Commission (SEC).

What We Do

How does Cosmos Wealth protect my personal information?

We maintain physical, electronic, and procedural safeguards designed to protect your personal information and comply with federal regulations. These safeguards include secure systems, access controls, encryption technologies, employee confidentiality practices, cybersecurity controls, and physical security measures.

How does Cosmos Wealth collect my personal information?

We collect your personal information when you:

- Open an account;
- Enter into an advisory agreement;
- Seek investment advice;
- Deposit or transfer funds;
- Communicate with us; or
- Use our services.

We may also collect information from custodians, broker-dealers, other financial institutions, and service providers.

Why can't I limit all sharing?

Federal law gives you the right to limit only certain types of information sharing. Sharing for everyday business purposes, information reporting, and certain marketing activities is permitted by law.

Information Sharing Practices

We do not sell your personal information. We may share information with nonaffiliated third parties as permitted by law, including custodians, broker-dealers, technology vendors, compliance consultants, auditors, legal professionals, and other service providers that help us operate our business and service client accounts.

In the event of certain unauthorized access to sensitive customer information, Cosmos Wealth may provide notifications as required by applicable law and regulation.

Definitions

Term	Definition
Affiliates	Companies related by common ownership or control. Cosmos Wealth, LLC does not currently share information with affiliates for marketing purposes.
Nonaffiliates	Companies not related by common ownership or control. We may share information with nonaffiliated service providers as permitted by law to help operate our business and service client accounts.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Cosmos Wealth, LLC does not currently engage in joint marketing arrangements.

Additional Information

We retain personal information only as long as necessary for business, legal, and regulatory purposes and securely dispose of information when no longer required.

If you visit our website or use online services, we may collect limited technical information such as IP address, browser type, device information, and website usage data to support website security, analytics, and operations. Certain information collected through our website may be subject to applicable California privacy laws.

We may update this notice periodically to reflect changes in legal requirements, technology, business operations, or privacy practices. Updated notices will be provided as required by law.