Vessel Financial Planning LLC

3836 Silverstone Drive, Plano, TX 75023

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Privacy Policy

Vessel Financial Planning LLC ("Vessel") is an investment advisory firm registered with the State of Texas that provides investment advisory services.

This document is intended to inform prospective clients and website visitors of our policies concerning the collection, use, sharing, and disclosure of Personal Information of anyone using our services.

By using our services, you agree to the collection and use of information by the terms of this policy. The Personal Information collected by the firm is used to assist Vessel in providing investment advisory services. The firm will not use or share your information with anyone except as described in this Privacy Policy.

When you are no longer our client, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

The terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, which are accessible at www.vesselplanning.com unless otherwise defined in this Privacy Policy.

Vessel deploys appropriate computer safeguards and secures all files and buildings to protect your personal information from unauthorized access and use.

Information Collection and Use

Vessel may require you to provide the firm with certain personally identifiable information, including, but not limited to, your name, phone number, and postal address. This information is used to contact or identify you.

For business purposes— such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, the firm may collect, track, and share Social Security numbers, Tax IDs, income, account balances, and credit information.

The federal government and some states allow you to limit this collection and sharing. Such limits may prevent us from providing the necessary services. For more information, or to limit information sharing, contact us at the phone number or email address listed below for more information.

Text Messaging

Vessel may communicate with clients via text message (SMS) for scheduling, service matters, and account-related communication. Message frequency varies, and message and data rates may apply. Text messages are

archived and retained consistent with our record-keeping obligations as a registered investment advisor. You may opt out of text communications at any time by replying "stop" or by contacting us directly.

Log Data

When you visit our company website, the firm will collect information that your browser sends to us called Log Data. This Log Data may include information such as your computer's Internet Protocol (IP) address, browser version, pages of our Service that you visit, the time and date of your visit, the time spent on those pages, and other statistics.

Cookies

Cookies are files with a small amount of data that are commonly used as a unique, anonymous identifier. These are sent to your browser from the website you visit and stored on your computer's hard drive.

Vessel's website uses these "cookies" to collect information and to improve our Service. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your computer. If you choose to refuse these cookies, you may not be able to use some portions of the firm's website services.

Third-Parties

Vessel may share information with third-party companies and individuals due to the following reasons:

- To facilitate our investment advisory services;
- To provide the investment advisory services on our behalf;
- To perform operational-related services; or
- To assist us in analyzing how our investment advisory services are used.
- Pursuant to law, rules, regulations, standard security industry practices in connection with a subpoena, discovery request, or other legal/regulatory process compelling the sharing of information.
- To prepare or update estate planning documents, when you choose to use an estate document provider such as EncorEstate Plans or an outside estate planning attorney.

These third parties will have access to your Personal Information to perform the tasks assigned to them on our behalf. They are not allowed to disclose or use the information for any other purpose.

If you choose to use an estate document provider, such as EncorEstate Plans ("Encore") or an outside estate planning attorney, we will share with that provider, at your direction, the information it needs to prepare or update your documents. Encore and outside attorneys are not acting on our behalf, and their use of your information is governed by their own privacy policies and professional obligations. Vessel receives no compensation from them.

Use of Artificial Intelligence in Business Operations

We may utilize artificial intelligence (AI) technologies to support and enhance our business operations, including but not limited to client communication, document analysis, compliance monitoring, and internal process automation. These tools are employed to improve service quality, efficiency, and regulatory compliance.

AI systems used by our firm do not replace human oversight and are subject to rigorous confidentiality and security protocols to safeguard client data. We do not use AI to make autonomous investment decisions or to share personal information with third parties without your consent, except as permitted or required by law.

We remain committed to transparency, data privacy, and compliance with all applicable laws and regulations governing the advisory industry.

Links to Other Sites

Our website may contain links to other sites that we do not operate. If you click on a third-party link, you will be directed to that site. Vessel strongly advises you to review the Privacy Policy of these websites, as we have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Changes to This Privacy Policy

Vessel may update our Privacy Policy at any time, and we advise you to review the website periodically for any changes. The firm will notify you of any changes by posting the new Privacy Policy on the website. All changes are effective immediately after they are posted on the web page.

Contact Us

If you have any questions or suggestions about our Privacy Policy, please feel free to contact us by phone at 972-581-9010 or by email at Cole@vesselplanning.com.