



Privacy Policy Statement

Effective 3/25/2026

Oak Harvest Financial Group ("we," "us," or "our") is committed to protecting your privacy. We respect the privacy of all clients and prospective clients (collectively termed "customers" according to federal guidelines), both past and present. It is recognized that customers have entrusted our firm with non-public personal information, and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information. The firm provides customers with the privacy policy on an annual basis, and at any time, in advance, if the privacy policy is expected to change.

Sources of Personal Information

The firm collects personal information about customers from the following sources:

- Information provided to us complete their plan or investment recommendation;
- Information provided via engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about account transactions.

Types of Nonpublic Personal Information We Collect

We collect nonpublic personal information about you that is either provided by you or obtained by us with your authorization. This can include but is not limited to: your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, we will continue to adhere to this Privacy Policy with your information.

Disclosure of Non-public Information

The firm does not disclose non-public personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our customers have requested;
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination);

- For marketing by us – to offer our products and services to clients;
- For joint marketing with other financial companies;
- For affiliates’ everyday business purposes - information about client transactions and experience; or
- For non-affiliates to market to clients (only where allowed)

If you are a new customer, we may begin sharing your information on the day you sign our agreement. If a client decides to close his or her account(s) or becomes an inactive customer, we will adhere to the privacy policies and practices as described in this Privacy Policy. However, you can contact us at any time to limit our sharing.

Right to Opt-Out

Federal law allows you the right to limit the sharing of your non-personal information by “opting-out” of the following: sharing for non-affiliates’ everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately if you choose to opt out of these types of sharing.

Access to Personal Information

We restrict access to clients’ personal and account information to those employees who need to know that information in order to provide products or services to clients. We maintain physical, electronic, and procedural safeguards to guard clients’ non-public personal information.

In addition to our listed access persons, any IT person or other technical consultants employed at the firm may also have access to non-public client information at any time. An on-site or off-site server that stores client information, third-party software that generates statements or performance reports, or third-party client portals designed to store client files all hold the potential for a breach of non-public client information.

To mitigate a possible breach of private information, we use encryption software on all computers and evaluate any third-party providers, employees, and consultants with regard to their security protocols, privacy policies, and/or security and privacy training.

Short Message Service (“SMS”) Privacy Policy & Terms

1. Overview This SMS Privacy Policy describes how we collect, use, and protect your mobile phone number and SMS communications in connection with our text messaging program.

2. Program Description By opting in to our SMS program, you may receive text messages from Oak Harvest Financial Group related to:

- Appointment scheduling and reminders
- Follow-up on consultation requests
- Retirement planning updates and educational content
- General client service communications

3. How We Collect Your Consent We collect your mobile phone number and SMS consent through:

- Web forms on our website (oakharvestfg.com)
- Verbal consent documented in our client management system



- Written agreements or intake forms completed in person or electronically

4. Message Frequency Message frequency varies based on your engagement with our firm and your stage in the client relationship. You will not receive unsolicited bulk promotional messages.

5. Message & Data Rates Standard message and data rates may apply depending on your mobile carrier and plan. Oak Harvest Financial Group is not responsible for any charges incurred from your mobile carrier.

6. Opting Out You may opt out of receiving SMS messages at any time by replying STOP to any text message from us. After opting out, you will receive one final confirmation message and no further SMS messages will be sent unless you re-opt in. To re-opt in, reply START or contact us directly.

7. Help & Support For assistance with our SMS program, reply HELP to any message or contact us at:

- Phone: (281) 800-9127
- Email: info@oakharvestfg.com
- Address: 920 Memorial City Way, Suite 150, Houston, TX 77024

8. Data Privacy & Non-Sharing Your mobile phone number and SMS consent information are used solely for the purposes described in this policy. We do not sell, rent, share, or disclose your mobile opt-in data or phone number to any third party for marketing purposes. Your information may be shared only as required by law or with service providers who assist in operating our SMS communications, under strict confidentiality obligations.

9. Data Security We implement reasonable administrative, technical, and physical safeguards to protect your mobile number and communication data against unauthorized access, disclosure, or misuse.

10. Changes to This Policy We reserve the right to update this SMS Privacy Policy at any time. Material changes will be communicated via our website or by SMS notice where appropriate. Continued use of our SMS program following any changes constitutes your acceptance of the updated terms.

11. Contact Us For questions or concerns about this policy or your SMS communications, please contact:

Oak Harvest Financial Group 920 Memorial City Way, Suite 150 Houston, TX 77024

(281) 800-9127 info@oakharvestfg.com

