Client Privacy Notice

Pursuant to Regulation S-P Under the Gramm-Leach-Bliley Act

IF Advisors, LLC d/b/a Inflection Financial
SEC-Registered Investment Adviser

Effective Date: March 1, 2026

IF Advisors, LLC (“we,” “our,” or the “Firm”) is committed to protecting the privacy of your personal information. This notice explains what information we collect, how we use and share it, and how we keep it safe. It applies to all current and former clients of our private wealth management and retirement plan advisory services.

What Information We Collect

We collect nonpublic personal information (“NPI”) about you from several sources: information you provide directly (such as on account applications, advisory agreements, and financial planning questionnaires); information about your transactions with us or your custodian; and information from third parties such as consumer reporting agencies, plan sponsors, and recordkeepers. This may include your name, address, Social Security number, date of birth, financial account information, income, investment holdings, and employment and benefits information.

How We Share Your Information

We do not sell your personal information. We share NPI only in the following limited circumstances:

- With your custodian (Charles Schwab or your plan’s recordkeeper) to service your account and execute transactions
- With service providers who assist in operating our business, under agreements requiring them to keep your information confidential
- When you authorize us to share it
- As required by law or in response to legal process (such as a court order or regulatory examination)
- To protect against fraud or unauthorized transactions
- For retirement plan clients: with plan sponsors, trustees, and administrators as needed to fulfill our fiduciary obligations

Your Opt-Out Rights

Because we do not share your NPI with non-affiliated third parties for marketing purposes or in any way that triggers opt-out rights under federal law, no opt-out is required. If this changes, we will notify you and provide opt-out instructions.

How We Protect Your Information

We maintain administrative, technical, and physical safeguards to protect your information, including encryption of data in transit and at rest, multi-factor authentication on all systems, access controls limiting information to authorized personnel, employee security training, and an incident response program to detect and respond to unauthorized access.

Breach Notification

If we become aware that your sensitive customer information has been accessed or used without authorization, we will notify you in writing as soon as practicable, but not later than 30 days after becoming aware of the incident. The notification will describe the incident, the type of information involved, and steps you can take to protect yourself, in accordance with SEC Regulation S-P and applicable state law.

Contact Us

Questions about this notice or our privacy practices:

IF Advisors, LLC
Attn: Chief Compliance Officer
P.O. Box 591068, San Antonio, TX 78259
Phone: (210) 200-8878
Email: privacy@inflectionfinancial.com

This notice is provided in accordance with SEC Regulation S-P. A copy is available upon request or at www.inflectionfinancial.com.

Version History

Date	Version	Summary of Changes
Mar 1, 2026	v1.0	Initial publication.