

CONSUMER PRIVACY RIGHTS NOTICE

Do Not Sell or Share My Personal Information

Owens Financial Group, LLC | Effective Date: March 1, 2026

This notice is provided by Owens Financial Group, LLC ("we," "us," or "the Company") in accordance with the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA), and similar consumer privacy laws in Colorado, Connecticut, Virginia, and other applicable states.

1. WE DO NOT SELL YOUR PERSONAL INFORMATION

Owens Financial Group, LLC does not sell, rent, or trade your personal information to third parties for monetary compensation or other valuable consideration. We do not share your personal information with third parties for cross-context behavioral advertising purposes.

Because we do not sell or share your personal information in this manner, there is no opt-out action required. However, we recognize your right to be informed of this practice and to submit requests regarding your personal data.

2. PERSONAL INFORMATION WE COLLECT

In the course of operating our website and providing financial services, we may collect the following categories of personal information:

- Identifiers such as name, email address, phone number, and mailing address
- Professional or financial information provided in connection with advisory services
- Internet or network activity information such as browsing behavior on our website
- Geolocation data derived from IP address
- Communications you initiate with us through contact forms or email

This information is collected solely for the purpose of providing financial planning services, communicating with prospective and current clients, and operating our website. We do not use this information for third-party advertising or marketing purposes.

3. YOUR PRIVACY RIGHTS

Depending on your state of residence, you may have the following rights with respect to your personal information:

- Right to Know — the categories and specific pieces of personal information we have collected about you

- Right to Delete — request deletion of personal information we have collected, subject to certain exceptions
- Right to Correct — request correction of inaccurate personal information
- Right to Opt Out — opt out of the sale or sharing of personal information (not applicable here, as we do not sell or share data)
- Right to Non-Discrimination — we will not discriminate against you for exercising any of these rights
- Right to Limit Use of Sensitive Personal Information — where applicable under state law

4. HOW TO SUBMIT A PRIVACY REQUEST

To exercise any of the rights described above, or to inquire about the personal information we hold, please contact us using any of the following methods. We will respond to verifiable requests within the timeframe required by applicable law (generally 45 days, with a possible 45-day extension).

Owens Financial Group, LLC
Attn: Privacy Request
2300 Main Street, Suite 900
Kansas City, MO 64108
Phone: 1-800-658-8156
Website: retirereg.com

5. AUTHORIZED AGENTS

California residents may designate an authorized agent to submit a privacy request on their behalf. We may require written authorization or proof of power of attorney, and we may verify the identity of the requesting consumer directly before fulfilling the request.

6. FINANCIAL PRIVACY NOTICE

As a financial services firm, certain personal information we collect is also subject to the Gramm-Leach-Bliley Act (GLBA) and Regulation S-P. Our full privacy practices with respect to your financial information are described in our Privacy Policy, which is available on our website and provided to advisory clients at the inception of the advisory relationship and annually thereafter.

7. UPDATES TO THIS NOTICE

We may update this Consumer Privacy Rights Notice periodically to reflect changes in applicable law or our data practices. The effective date at the top of this notice will be updated accordingly. We encourage you to review this notice periodically.

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