Clarity Financial, LLC dba RIA Advisors

11750 Katy Freeway, Ste 840 – Houston, TX 77079

PRIVACY POLICY NOTICE
05/04/2026

Clarity Financial, LLC ("RIA Advisors") respects your right to privacy and recognizes our responsibility for protecting the privacy and security of the personal information we receive from you. We have always been committed to securing the confidentiality and integrity of your personal information. We are proud of our privacy practices and want our current and prospective customers to understand what information we collect and how we use it. This notice refers to Clarity Financial and its affiliated companies, RIA Global Research, LLC, RIA Insurance Agency, LLC, RIA Wealth Advisors, LLC, and we refer to such companies collectively herein using the terms "we" or "our."

Why We Collect Your Information
We gather and keep only information about you that is necessary for us to provide the services requested by you, administer your business with us, design and improve the services we offer and comply with the laws and regulations that govern us.

What Information We Collect
We may collect the following types of 'nonpublic personal information' about you:

- Information about your identity, such as your name, address, and social security number.
- Information about your transactions; and
- Information about your personal financial profile, such as your risk tolerance levels, goals and objectives, assets, liabilities, savings, and investments.

What Sources We Obtain Your Information From
We collect nonpublic personal information about our clients, such as you, from the following sources:

- Information we receive from you on contracts or other forms, such as risk tolerance questionnaires and/or investment policy statements.
- Information about your transactions with our affiliates, or others.
- If you visit our web site, information we collect via a web server (often referred to as a "cookie"). Cookies indicate where a site visitor has been online and what has been viewed.

What Information We Disclose
We only share your nonpublic personal information with your representative within our firm, affiliates, and non-affiliated companies or individuals as permitted by law, such as mutual funds, insurance companies, and other product vendors, or to comply with legal or regulatory requirements. With your approval, we also may share information with your advisors, which can include your accountant and/or attorney. Additionally, in the normal course of our business, we may disclose information we collect about you to companies or individuals that contract with us to perform servicing functions such as:

- Record keeping.
- Computer related services.
- Good faith disclosure to regulators who have regulatory authority over the company.

Companies we hire to provide support services are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested. Notwithstanding the above, we will not release information about our customers or former customers unless we receive your prior written consent, we believe the recipient to be you or your authorized representative or we are required by law to release information to the recipient.

We do not sell your personal information to anyone.

Confidentiality and Security
We maintain physical, electronic, and procedural safeguards to guard your personal information. We also restrict access to your personal and financial data to our authorized associates who have a need for these records. We require all nonaffiliated organizations and vendors to keep client data confidential and use appropriate security measures to protect it. They must also be contractually obligated to keep the information provided confidential and used as requested. Furthermore, we will continue to adhere to the privacy policies and practices described in this notice even after your account is closed or becomes inactive.

Changes to Our Privacy Notice
We will continue to conduct our business in a manner that conforms to our pledge to you, your expectations, and all applicable laws; however, our policy about obtaining and disclosing information may change from time to time. We will provide you with notice of any material change to this policy before we implement the change.

Service-related Announcements
We will send you service-related announcements on occasions when it is necessary to do so. For instance, if our service is temporarily suspended for maintenance, we might send you a text or email. Generally, you may not opt-out of these communications, which are not promotional in nature. If you do not wish to receive them, you have the option to deactivate your account.

Mobile information will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with or obtained from any third parties.

Respecting Children's Privacy
Our website is not directed to children, and we do not knowingly solicit information from any child under the age of 18. If you are under the age of 18, do not use or provide any information on our website or on or through any of its features or provide any information about yourself to us, including your name, address, telephone number, email address or any screen name or username you may use. If a parent or guardian becomes aware that his or her child has provided us with personal information without his or her consent, he or she should contact us at 281-501-1791. Should a child whom we know to be under 18 send personal information to us, we will delete it as soon as possible.

Cookies and Other Tracking Technologies
We may track users by IP address, by cookies (e.g., pieces of code or text placed on your computer by us or third parties when you browse our websites), by web beacons and other data collection methods for broad demographic data, as well as to help make sure that we are delivering the information you want. Our website sends cookies to your web browser (if your browser's preferences allow it) to collect data when you browse our website(s). Cookie settings can be controlled in your Internet browser to automatically reject some forms of cookies. If you view our website without changing your cookie settings, you are indicating your consent to receive all cookies from our website(s). If you do not allow cookies, some features and functionality of our website(s) may not operate as expected. In addition to cookies, we place technological tools (and allow certain third parties to place technological tools) such as tags and beacons (e.g., code scripts that are primarily used to track visitors' activities on our website(s) by web analytics software), Internet Protocol (IP) addresses, and other tools, to collect your data for the purposes listed in this Privacy Policy. "Do Not Track" signals are options available on your browser to tell operators of websites that you do not wish to have your online activity tracked. Our websites operate no differently if these "Do Not Track" signals are enabled or disabled.

California Privacy Rights Spam
Under California Civil Code Section 1798.83, California customers are entitled to request information relating to whether a business has disclosed personal information to any third parties for the third parties' direct marketing purposes. That notice will identify the categories of information shared and will include a list of the third parties and affiliates with which it was shared, along with their names and addresses. If you are a California resident and would like to make such a request, please submit your request in writing at the address information below.

Artificial Intelligence Use
We may utilize artificial intelligence (AI) tools internally to assist in summarizing and organizing notes from client meetings, research, operational support, and other administrative or analytical functions to enhance record-keeping and efficiency. These AI tools do not replace human judgment oversight, and all notes are reviewed for accuracy and compliance with regulatory standards. AI is not used to make investment decisions or communicate directly with clients. We conduct thorough due diligence upfront and ongoing assessments of our AI tools' privacy and cybersecurity protocols to ensure they meet standards of security and confidentiality. If you have any questions or wish to opt out of AI-assisted notetaking, please contact Michole Fields at michole@riaadvisors.com.

Opt-Out Provisions
We have taken steps to assure you that all third-party vendors have confidentiality clauses to protect your information. Should we not have such written agreements in place, then you have the option to "opt-out" of the sharing of this information. If you desire to opt out for those instances that we do not have the confidentiality clause, you should provide us with written instructions forwarded to Chief Compliance Officer at the address set out above. Additionally, the law allows you to "opt out" of only certain kinds of information sharing with third parties. We do not share personal information about you with any third parties that trigger this opt-out right. This means you are already opted out of these sharing situations.

Modifications to the Privacy Policy
This Privacy Policy may change from time to time. If we make a change to this Privacy Policy that we believe materially impacts your rights, we will provide you with prominent notice on our website's home page or by other means of notification. By continuing to use our services after those changes have become effective, you agree to be bound by the revised Privacy Policy. The date this Privacy Policy was last revised is identified at the top of the Page. You are responsible for periodically visiting our Sites and this Privacy Policy to check for any changes.

To Contact Us
If you have questions regarding our privacy policy, please contact us at 281-501-1791.