

Pathway Financial Design LLC Privacy Policy

Last Updated: [August 2026]

We at Pathway Financial Design LLC (“PFD,” “we,” “us,” or “our”) value the trust our clients place in us. Protecting your personal information is central to our relationship with you. This Privacy Policy explains how we collect, use, share, and protect the information you provide when engaging in our financial, insurance, and tax-related services, and when you visit our website.

Information We Collect

We collect personal information directly from you when you open accounts, request quotes, prepare tax returns, or otherwise engage our services. This may include your name, contact and identification details, Social Security number, date of birth, financial and employment data, insurance information, income and tax details, and—in limited cases—medical or health information for insurance purposes. We also receive information from third parties such as custodians, plan sponsors, broker-dealers, accountants, or other service providers, as necessary to administer your accounts or to comply with law. Information about your visits to our website may be collected automatically through cookies or similar technologies, which help us improve site performance and security.

How We Use and Disclose Your Information

We use personal information to provide financial planning, investment, insurance, and tax services; maintain and service your accounts; process transactions; communicate with you; and meet our legal and regulatory duties.

We may share information with affiliated company HBW Partners Tax Services LLC to coordinate services and with unaffiliated third parties acting on our behalf, such as custodians, broker-dealers, mutual-fund companies, insurers, technology partners, or compliance consultants. These parties are expected to safeguard your information and use it only for the purposes we specify.

We may also disclose information when required by law—such as to regulators, self-regulatory organizations, or courts—or when you authorize the disclosure.

We do not sell your personal information to third-party marketers.

Mobile Information and Text Messaging

If you choose to receive text messages from us, we may use mobile phone numbers and text message information to communicate with you regarding our services, your accounts, and other business-related matters.

We do not share your mobile information (including your phone number and text message details) with third parties or affiliates for their own marketing or promotional use. Text

messaging originator opt-in data and consent (your agreement to receive texts from us) is not shared with any third parties.

You may opt out of text messages at any time by replying STOP to a message from us.

Data Security

We employ administrative, technical, and physical safeguards that meet or exceed federal standards to protect your information against unauthorized access, disclosure, alteration, or destruction. Examples include secure networks, encryption, access controls, and employee training on confidentiality obligations.

Third-Party Websites or Applications

Our website may contain links to external sites or applications operated by third parties. These are provided for your convenience only. PFD does not control those websites and is not responsible for their privacy or security practices. We encourage you to review the privacy statements of any site you visit before providing personal information.

Marketing Communications

We may use your contact information to send educational materials, newsletters, or material that we believe may be relevant to your financial objectives. You can opt out of receiving promotional-type communications at any time by following the unsubscribe instructions included in the message or by contacting us. Opting out will not affect service-related or legally required communications.

Updates to This Policy

We may update this Privacy Policy from time to time. When we do, we will post the revised policy at pathwayfinancialdesign.com with an updated “Last Updated” date.

Contact Us

Questions about this Privacy Policy or our data practices can be directed to:

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Grand Rapids, MI 49546
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In Summary: We collect and use your information solely to serve you and meet our legal obligations. We do not sell your data. We protect it through layered safeguards, cooperate with trusted providers under confidentiality duty, and remain committed to respecting your privacy at every stage of our relationship.