October 2026

PRIVACY NOTICE – RETIREMENT INCOME SOURCE, LLC

FACTS	WHAT DOES RETIREMENT INCOME SOURCE, LLC DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal Law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect, and share depends on the product or service you request. This information can include: • Contact Information (e.g., Phone number, e-mail address, physical address) • Personal Information (e.g., Age, occupation, Tax bracket, income tax or estate needs) • Investment profile information (e.g., risk tolerance, objectives, investment experience)
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons Retirement Income Source, LLC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information.	Does Retirement Income Source, LLC share?	Can you limit this sharing?
For our everyday business purposes: Such as referring prospects to our affiliates, responding to court orders and legal investigations, detecting and responding to security incidents; or reporting to credit bureaus	Yes	No
For our marketing purposes: To offer our affiliates products and services to you	Yes	No
For joint marketing with our affiliates	Yes	Yes
For our affiliates' everyday business purposes: Information about your needs and contact information	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To limit our sharing	Call **(888) 492-0505** **Please note:** If you are a new prospect, we begin sharing your information from the date you received this notice. If you are no longer a client of our affiliates, we continue to share your information as described in this notice. However, you can contact us at to limit sharing.
Who is providing this notice?	Retirement Income Source, LLC

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WHAT WE DO	
How does Retirement Income Source, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we maintain administrative, technical, and physical safeguards that comply with federal law. These measures include access controls based on least privilege, multi-factor authentication for remote and administrative access, encryption in transit, secure facilities and locked storage for paper records, security monitoring, vulnerability management, and employee privacy/cybersecurity training. We also maintain a written incident response program designed to detect, respond to, and recover from unauthorized access to or use of customer information.
How does Retirement Income Source, LLC collect my personal information?	We collect your personal information when you give us your contact information, communicate investment objectives, or otherwise transact with us or our service providers. We may also collect personal information from other marketing sources (such as websites, social media or advertisements) as needed to refer our affiliates to you and comply with law.
Why can't I limit all sharing of my personal information?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes- information about your creditworthiness. • Affiliates from using your information to market to you, and • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
How does Retirement Income Source, LLC handle service providers and disposal of information?	We require service providers that access customer information to protect it, use it only for agreed services, and promptly notify us of any security incident. We take reasonable measures to protect against unauthorized access or use of customer information in connection with its disposal, including shredding paper records and using secure data-erasure methods for electronic records. We retain records in accordance with our recordkeeping policies and applicable law.
How will Retirement Income Source, LLC notify me about certain security incidents?	If we determine that your sensitive information (for example, your date of birth, or an account number) was, or is reasonably likely to have been, accessed or used without authorization, we will provide you with a clear and conspicuous written notice as soon as practicable and no later than 30 days after becoming aware of the incident, unless delayed by the U.S. Attorney General, or any other applicable national or state agency, due to national security or public safety. The notice will describe the incident and the types of information involved; provide ways to contact us; summarize steps we have taken; recommend steps you can take (including placing fraud alerts and obtaining credit reports); and provide identity-theft resources.

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DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Retirement Income Source Scranton Financial Group, LLC • Sound Income Group, LLC • Sound Income Academy, LLC • Sound Income Strategies, LLC • Sound Income Life, LLC • Sound Income Wealth, LLC
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Examples include custodians and technology providers our affiliates use to service your accounts (e.g., Charles Schwab; Fidelity; Orion; Black Diamond; Salesforce; Redtail CRM; Smarsh; My Compliance Office).
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. We engage in joint marketing
Sensitive Customer Information	A subset of personal information that could create a reasonably likely risk of substantial harm or inconvenience if accessed without authorization (for example, Social Security number, driver's license number, passport number, taxpayer identification number, financial account number, or authentication credentials).

Other important information
• We provide this notice on our website, unless the law provides an exception. • This notice applies to current and former prospects.

Questions?	Call (**888) 492-0505**