

Mindful Wealth Planning LLC

Form ADV Part 2A - Firm Brochure

Dated November 10, 2026

Item 1 | Cover Page

This Brochure provides information about the qualifications and business practices of Mindful Wealth Planning LLC, "Mindful Wealth." . If you have any questions about the contents of this Brochure, please contact us at (407) 508-9908. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Mindful Wealth is registered as an Investment Advisor with the State of Florida.

Registration of an Investment Advisor does not imply any level of skill or training. Additional information about Mindful Wealth is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 284177.

www.MindfulWealthco.com

2767 Mead Ave
St. Cloud, FL 34771
phone (407) 508-9908

Item 2 | Material Changes

Since the most recent annual updating amendment that was filed on March 6, 2026:

1. Mindful Wealth is registered with the State of Florida.
2. Mindful Wealth has updated its main address to St. Cloud, Florida in Item 1.

Item 3 | Table of Contents

Item 1 | Cover Page	1
Item 2 | Material Changes	2
Item 3 | Table of Contents	3
Item 4 | Advisory Business	4
Item 5 | Fees and Compensation	8
Item 6 | Performance-Based Fees and Side-By-Side Management	11
Item 7 | Types of Clients	11
Item 8 | Methods of Analysis, Investment Strategies, and Risk of Loss	11
Item 9 | Disciplinary Information	13
Item 10 | Other Financial Industry Activities and Affiliations	13
Item 11 | Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	14
Item 12 | Brokerage Practices	15
Item 13 | Review of Accounts	17
Item 14 | Client Referrals and Other Compensation	18
Item 15 | Custody	18
Item 16 | Investment Discretion	19
Item 17 | Voting Client Securities	19
Item 18 | Financial Information	19
Item 19 | Requirements for State-Registered Advisors	20
ADV Part 2B	21



Item 4 | Advisory Business

Description of Advisory Firm

Mindful Wealth Planning, LLC "Mindful Wealth" is registered as an Investment Advisor in the State of Missouri, with initial registration effective as of July 18, 2018. Mindful Wealth is registering in the State of Florida. Otto Rivera is the principal owner of Mindful Wealth. Assets under management are $36,430,974 as of December 31, 2025.

Types of Advisory Services

Investment Management Services

Mindful Wealth is in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to clients regarding the investment of their funds based on their individual needs. Through personal discussions about the client's goals and objectives, we develop a client's personal investment policy or an investment plan with a target asset allocation and create and manage a portfolio based on that policy's allocation targets. During the client's introduction to Mindful Wealth, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and state/country of residency.

Account supervision is guided by the stated goals and objectives of each client, as well as their tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Financial Planning Services

Mindful Wealth offers its financial planning services through the following options:

1. Comprehensive Financial Planning
2. On-going Flat-fee Financial Planning
3. Project-Based Financial Planning
4. Hourly Financial Planning

Financial Planning and the financial plan may include, but are not limited to, the areas of concern listed in Table 4.3 below. The Client and Mindful Wealth will work together to select specific areas to cover.

Financial Planning Issues to be Addressed | Table 4.3

College Savings	Includes projecting the amount that will be needed to achieve college or other education funding goals, along with advice on ways for the client to save the desired amount. This includes recommendations on savings strategies and financial aid preparation for either children or grandchildren.

Financial Planning Issues to be Addressed | Table 4.3

Employee Benefits Optimization	We will analyze whether the client is maximizing employee benefits (such as matching). Or, if they are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
Financial Goals	We will help clients identify financial goals and develop a plan to reach them. We will identify what the client plans to accomplish, what resources they will need to make it happen, how much time they will need to reach the goal, and how much they should budget for their goal.
Insurance	We review existing policies to ensure proper coverage for life, health, disability, homeowners, auto, umbrella and other policies. In some situations, Mindful Wealth will provide referrals to third-party insurance partners. Mindful Wealth does not receive or provide any compensation from/to any third-party for a Client's participation with that organization. Clients are not required to engage any third-parties Mindful Wealth suggests and equivalent services may be available from other third-parties at a lesser rate.
Investment Analysis	This may involve developing an asset allocation strategy to meet the client's financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee equity compensation, as well as assisting them in establishing their own investment accounts at Charles Schwab. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
Retirement Planning	Our retirement planning services typically include projections of the client's likelihood of achieving their financial goals, typically focusing on financial independence as the primary objective. If projections show less than the desired results, we may make recommendations, such as working longer, saving more, spending less, taking more risk with investments, etc. We may also advise on distribution strategies for retirees or those nearing retirement.
Risk Management	A risk management review includes an analysis of the client's exposure to major risks that could have a significantly adverse effect on their financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
Estate Planning	This usually includes an analysis of the client's exposure to estate taxes and the completeness of their current estate plan. We strongly recommend that clients consult with a qualified attorney when completing or updating estate plans. We may provide contact information for attorneys who specialize in estate planning, and may—for certain clients—participate in meetings, emails, or phone calls between the client and the attorney. Further, Mindful Wealth might provide referrals to other third-party Estate Planning services. Mindful Wealth does not receive or provide any compensation from/to any third-party for a Client's participation with that



Financial Planning Issues to be Addressed | Table 4.3

	organization. Clients are not required to engage any third-parties Mindful Wealth suggests and equivalent services may be available from other third-parties at a lesser rate.
Tax Planning Strategies	Advice may include ways to minimize current and future income taxes as a part of the client's overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to tax laws and rates that may affect their situation. We strongly recommend that clients consult with a qualified tax professional before initiating any tax planning strategy. We may provide contact information for accountants or attorneys who specialize in this area, and may—for certain clients—participate in meetings, emails, or phone calls between the client and the tax professional.
US Inbound or Outbound International Planning	We provide comprehensive review and analysis to help you understand how your financial situation may change as you prepare to move out or into the United States. We work closely with you and your advisors in relevant foreign jurisdictions to clarify differences in tax treatment across countries and to help you optimize your tax, investment, and overall financial position.
Business Planning	We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
Cash Flow and Debt Management	We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

For any clients receiving a referral from Mindful Wealth to any third-party service provider, Mindful Wealth does not receive or provide any compensation from/to any third-party for a Client's participation with that organization. Clients are not required to engage any third-parties Mindful Wealth suggests and equivalent services may be available from other third-parties at a lesser rate.

Comprehensive Financial Planning: This service involves working one-on-one with Mindful Wealth over an extended period of time in conjunction with investment management. By paying the quarterly asset management and comprehensive fees, clients get continuous access to our services. We will monitor the plan, recommend any changes and ensure the plan is up to date.



Upon requesting a comprehensive plan, we will interview the client regarding their goals and values around money. Examples of topic areas where the client must share information to assist in completing their financial plan include: Net worth, cash flows, investments, estate planning, life insurance, employment benefits, college planning, and other specialty insurance needs.

Once everything is compiled, we will build a plan and review the findings with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve their stated financial goals and objectives. Follow-up discussions will be scheduled on an as-needed basis. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up communications with the client will attempt to confirm that any agreed upon action steps have been carried out. Additionally, we will complete a full review of the plan on an annual basis to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time. See table 4.3 for a detailed description of financial planning issues to be addressed.

The client always has the right to decide whether or not to act upon our recommendations and to effect the transactions through anyone of their choosing.

On-going Flat Fee Financial Planning: This service also involves working one-on-one with a financial planner ("planner") over an extended period of time, but without investment management. Through this ongoing arrangement, clients are expected to collaborate with the planner to develop and assist in the implementation of their financial plan (the "plan"). The planner will monitor the plan, recommend any appropriate changes and ensure the plan is up-to-date as the Client's situation, goals, and objectives evolve.

Upon engaging the firm for financial planning, Mindful Wealth is responsible for obtaining and analyzing all necessary qualitative and quantitative information from the Client that is essential to understanding the Client's personal and financial circumstances; helping the Client identify, select, and prioritize certain financial goals while understanding the effect that pursuing one goal may have on other potential goals; assessing the Client's current course of action and alternative courses of action to identify required changes that provide the best opportunity for the client to meet their financial goals; developing & presenting financial planning recommendations based on the aforementioned actions while including all information that was required to be considered in preparing the recommendations; and ongoing monitoring of the Client's progress toward the goals and objectives that the recommendations are based around. These components all require in-depth communication with the Client in order for the planner to establish a financial plan and implementation strategy that provides the Client with the most appropriate options in pursuing their established goals and objectives. Clients have the option to self-manage their assets or work with an investment management partner.

Project-based Financial Planning: We provide project-based financial planning services on a limited-scope one-time engagement. Project-Based Financial Planning is available for Clients looking to address specific questions or issues. The Client may choose from one or more of the above topics to cover or other areas as requested and agreed to by Mindful Wealth. For Project-Based Financial Planning, the Client will be ultimately responsible for the implementation of the financial plan.

***Hourly Financial Planning*:** We provide hourly financial planning services. Hourly fees are billed at our standard rate of $350 per hour, and are billed in 30-minute increments. Fees are based on an assessment of the project at the time of the engagement. If the scope of the project changes during the engagement, we reserve the right to modify the fee upon notification to and acceptance by the Client. The Client will be ultimately responsible for the implementation of any recommendations in a limited scope engagement.



Retirement Account Advice

When Mindful Wealth provides investment advice to Clients regarding Client's retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Client Tailored Services and Client Imposed Restrictions

Specific client financial plans and their implementation are dependent upon each client's unique situation. The Mindful Wealth Investment Policy Statement is used to construct a client-specific plan that addresses their personal restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5 | Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees and without penalty. Mindful Wealth's fees depend on the total value of the assets being managed and the services being provided.



Fees | Table 5.1

HOUSEHOLD ACCOUNT VALUE	RATE
On the first $2,000,000	.70%
On all amounts thereafter	.50%

Additional fees apply:

- Each client will pay an additional annual financial planning fee, ranging between $5,000 and $50,000.
- Initial onboarding fees may also apply, up to one quarter of the annual comprehensive fee defined above.

These additional fees will be calculated based on the anticipated complexity and needs of each client, and they will be documented in writing in each client advisory agreement. No other changes to fees will be made without prior written notice 45 days in advance of any such change.

Investment Management Services

Our standard advisory fees, as shown in table 5.1, are based on the market value of the assets under management and are calculated based on the applicable rate on the entire household balance.

Fees are paid in arrears, and on a quarterly basis. Each client agreement will specify the manner in which fees will be calculated so that every client knows upon the inception of the engagement how their fees will be calculated and deducted from accounts. The advisory fee is determined by totaling the client's assets under management as of the last day of the prior quarter and assessing that percentage on the entire balance. Fee increases will be communicated in writing at least 45 days in advance with an amendment to the client's current advisory agreement. Fees are negotiable.

Accounts initiated during a calendar quarter will be charged a pro-rated fee based on the number of days in the partial period. An account may be terminated with 30 days advance notice. Upon termination of the account, any unearned fees billed in advance will be refunded to the client on a prorated basis.

On-going Flat-fee Financial Planning

For financial planning services with tailored investment advice (which you are responsible for actioning), but no investment management, our fee starts at $10,000 The fee is based on the complexity of the client's situation. The fee is paid quarterly in arrears. We charge a one-time onboarding fee from $2,500 for individuals and $3,500 for families. Fees for this service will be automatically increased by 3% each year on the anniversary date of the commencement of the engagement. Clients will be notified in writing at least 45 days prior to the increase. The initial contract is for at least 1 year. The Advisory Contract may be terminated with written notice of at least 30 calendar days in advance after the initial 1-year period. In the event of early termination prior to the initial plan being delivered, fees will be prorated and any unearned fees will be refunded to the Client. Upon termination, the fee will be prorated based on the number of days service was provided up to the date of termination and will be due and payable.

Project-based Financial Planning



Mindful Wealth charges an hourly or fixed fee for Project-Based Financial Planning. Our hourly rate ranges from $350-$500, billed in 30-minute increments. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. A portion of the estimated hourly fees are due at the beginning of the process, and the remainder is due at the completion of work. Our engagements have minimum fees ranging from $2,800-$5,300. For fixed fees, we charge a fee starting from $2,800, up to $50,000, depending on the complexity of the requested project. A portion of the fee is due at the beginning of the project, and the remainder is due at the completion of work. Project-based financial planning offerings are not continuous engagements; thus, upon receipt of the final fees, the Advisory Contract will automatically be terminated. Clients may terminate at any time provided written notice. If fees are paid in advance, a prorated refund will be given, if applicable, upon termination of the Advisory Contract for any unearned fee based on the percentage of work completed up to the date of termination. For fees paid in arrears, Client shall be charged a pro-rata fee based upon the percentage of the work done up to the date of termination. Any completed deliverables will be provided to the client and no further fees will be charged.

Hourly Financial Planning

Hourly fees range from $350-$500 per hour, and are billed in 30-minute increments. Fees are based on an assessment of the project at the time of the engagement. If the scope of the project changes during the engagement, we reserve the right to modify the fee upon notification to and acceptance by the Client. The Client will be ultimately responsible for the implementation of any recommendations in a limited scope engagement.

Fee Payment

For Investment Management services, we deduct our advisory fee from one or more account(s) held at an unaffiliated third-party custodian, as directed by the Client. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction. Clients may also pay by electronic funds transfer (EFT). We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

For Financial Planning services, fees are paid by electronic funds transfer (EFT). We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.



Item 6 | Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7 | Types of Clients

We provide financial planning and portfolio management services to high net-worth individuals and individuals. Mindful Wealth does not adhere to a strict account minimum, but also does not take on every prospective client. We instead evaluate each prospective client based on their needs, complexity, and fit with our service model.

Item 8 | Methods of Analysis, Investment Strategies, and Risk of Loss

Our primary method of investment analysis is passive investment management.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of the client's original investment, which they should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. See table 8.1 for detailed descriptions.

Material Investment Strategy Risks | Table 8.1

Market Risk	Market risk involves the possibility that an investment’s current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer’s operations or its financial condition.

Material Investment Strategy Risks | Table 8.1

Strategy Risk	Our investment strategies and/or investment techniques may not work as intended.
Small and Medium Cap Company Risk	Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.
Limited Markets	Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.
Interest Rate Risk	Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.
Inflation Risk	Inflation may erode the buying-power of the client's investment portfolio, even if the dollar value of their investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Material Securities Risks | Table 8.2

Bank Obligations	Bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.
Municipal Bonds	Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. They pay a lower rate of return than most other types of bonds because of their tax-favored status. Investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general, including interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.



Material Securities Risks | Table 8.2

Investment Companies Risk	When a client invests in open end mutual funds, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). The Advisor has no control over the risks taken by the underlying funds in which clients invest.

Item 9 | Disciplinary Information

Criminal or Civil Actions

Mindful Wealth and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Mindful Wealth and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Mindful Wealth and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of Mindful Wealth or the integrity of its management.

Item 10 | Other Financial Industry Activities and Affiliations

No Mindful Wealth employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. No Mindful Wealth employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Neither Mindful Wealth or its management persons have any relationship or arrangement with any related parties.

Mindful Wealth only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.



Item 11 | Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. See table 11.1 for a summary of the Code of Ethics' Principles.

Our Code of Ethics' Principles | Table 11.1

Integrity	We shall offer and provide professional services with integrity.
Objectivity	We shall be objective in providing professional services to clients.
Competence	We shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
Fairness	We shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
Confidentiality	We shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
Professionalism	Our conduct in all matters shall reflect credit of the profession.
Diligence	We shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates, nor any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc.



Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm, its access persons, and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients. In an effort to reduce or eliminate certain conflicts of interest, our Code of Ethics may require that we restrict or prohibit access persons' transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by Mindful Wealth's Chief Compliance Officer in advance of the transaction in an account. Mindful Wealth maintains a copy of access persons' personal securities transactions as required.

Trading Securities At/Around the Same Time as Client's Securities

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s). To address this conflict, it is our policy that neither our firm or access persons shall have priority over Clients' accounts in the purchase or sale of securities.

Item 12 | Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Mindful Wealth does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. Through Schwab Advisor Services, Schwab provides us and our clients, both those enrolled in the Program and our clients not enrolled in the Program, with access to its institutional brokerage services— trading, custody, reporting, and related services—many of which are not typically available to Schwab. retail customers. However, certain retail customers may be able to get institutional brokerage services from Schwab without going through us. Schwab. also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab.'s support services described below are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The availability to us of Schwab.'s products and services is not based on us giving particular investment advice, such as buying particular securities for our clients. Here is a more detailed description of Schwab.'s support services:

Schwab.'s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab.'s services described in this paragraph generally benefit the client and the client's account.

Research and Other Soft-Dollar Benefits

Schwab. also makes available to us other products and services that benefit us but do not directly benefit the client or its account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third parties. We use this research to service all or some substantial number of



our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab. also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements); facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide pricing and other market data;
- facilitate payment of our fees from our clients' accounts; and
- assist with back-office functions, recordkeeping, and client reporting.

Schwab. offers other services intended to help us manage and further develop our business enterprise. These services include:

- educational conferences and events;
- technology and business consulting;
- Consulting on legal and related compliance needs;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants, and insurance providers.

Schwab. provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab. also discounts or waives its fees for some of these services or pays all or a part of a third party's fees. If you did not maintain your account with Schwab, we would be required to pay for these services from our own resources.

The availability of services from Schwab. benefits us because we do not have to produce or purchase them. We don't have to pay for these services, and they are not contingent upon us committing any specific amount of business to Schwab. in trading commissions or assets in custody. With respect to the Program, as described above under *Item 4 Advisory Business*, we do not pay SPT fees for the Platform. The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of transactions. This is a conflict of interest. We believe, however, that taken in the aggregate our recommendation of Schwab. as custodian and broker is in the best interests of our clients. It is primarily supported by the scope, quality, and price of Schwab's services and not Schwab's services that benefit only us.

Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

While we recommend Schwab to our clients, they may direct us to use a specific broker/dealer. By allowing clients to choose a specific custodian, we may be unable to achieve the most favorable execution of client transactions and that this may cost clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts



Transactions for each Client will be processed independently, unless Mindful Wealth decides to purchase or sell the same securities for several Clients at approximately the same time. Mindful Wealth may (but is not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among Clients differences in prices and commissions or other transaction costs that might not have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and allocated among Mindful Wealth's Clients pro rata to the purchase and sale orders placed for each Client on any given day. To the extent that Mindful Wealth determines to aggregate Client orders for the purchase or sale of securities, including securities in which Mindful Wealth's Supervised Persons may invest, Mindful Wealth does so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. Mindful Wealth does not receive any additional compensation or remuneration as a result of the aggregation.

In the event that Mindful Wealth determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a de minimis allocation in one or more accounts, Mindful Wealth may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Item 13 | Review of Accounts

Investment management client accounts will be reviewed on a quarterly basis by Otto Rivera, Managing Member and CCO. The accounts are reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Mindful Wealth will provide reports to our clients on a quarterly basis. We urge clients to compare these reports against the account statements they receive from their custodian.



Item 14 | Client Referrals and Other Compensation

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us. You do not pay more for assets maintained at Schwab as a result of these arrangements. However, we benefit from the arrangements because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian. The products and services provided by Schwab, how they benefit us, and the related conflicts of interest are described above under *Item 12 Brokerage Practices*. The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15 | Custody

Mindful Wealth does not accept physical custody of client funds; however, Mindful Wealth is considered to have limited custody due to directly debiting fees from Client accounts and due to allowing Clients to establish third-party Standing Letters of Authorization (SLOAs). See table 15.1 for our procedures related to directly debiting fees and table 15.2 for our safeguards related to SLOAs.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge clients to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide. Our statements or reports may vary from custodial statements based on accounting procedures, accrued interest, reporting dates, or valuation methodologies of certain securities.

Procedures for Directly Debiting Fees | Table 15.1

1	Mindful Wealth will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
2	The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
3	The client will provide written authorization to Mindful Wealth, permitting them to be paid directly for their accounts held by the custodian.

Procedures for third-party standing letters of authorization| Table 15.2

1	The Client provides a written instruction to its qualified custodian that includes the Client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
2	Client authorizes Mindful Wealth in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.



Procedures for third-party standing letters of authorization| Table 15.2

3	Mindful Wealth reasonably believes that the client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization, and provides a transfer of funds notice to the client promptly after each transfer.
4	Client has the ability to terminate or change the instruction to the Client's qualified custodian.
5	Mindful Wealth has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client's instruction.
6	Mindful Wealth maintains records showing that the third party is not a related party of the investment adviser or located at the same address as the investment adviser.
7	Client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Item 16 | Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client. If client and advisor agree, clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Item 17 | Voting Client Securities

Mindful Wealth does not vote Client proxies or receive duplicate statements for Client accounts. Clients will receive all proxies or other solicitations directly from their custodian. Clients can contact Mindful Wealth with questions about received solicitation.

Item 18 | Financial Information

Registered Investment Advisers are required in this Item to provide certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding. We do not have custody of client funds or securities or require or solicit prepayment of more than $500 in fees per client six months or more in advance.



Item 19 | Requirements for State-Registered Advisors

Otto Rivera serves as Mindful Wealth's principal officer and management person. Information about his education, business background, and any outside business activity have been disclosed in his ADV Part 2B Disclosure Brochure which is attached to this Brochure.

Performance Based Fees

Mindful Wealth is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Mindful Wealth has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Neither Mindful Wealth, nor Otto Rivera, have any relationship or arrangement with issuers of securities.



ADV Part 2B

Brochure Supplement for Otto Rivera

Otto Rivera

Otto Rivera
2767 Mead Ave
St. Cloud, FL 34771
Phone: (407) 508-9908

This brochure supplement provides information about Otto Rivera that supplements the Mindful Wealth Planning LLC, 'Mindful Wealth' ADV brochure. You should have received a copy of that brochure. Please contact Otto Rivera at 407-508-9908 if you have not received the Mindful Wealth LLC ADV brochure, or if you have any questions about the contents of this supplement. Additional information about Otto Rivera and Mindful Wealth LLC t is available on the US Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov which can be found using the identification number 6287758.



Educational Background and Business Experience
Otto Rivera – Born 1978

Education:
Bachelor of Science, Business Administration
University of Phoenix - 2007
Certificate in Financial Planning
Bryant University – 2020

Business Experience:
12/2025 - Present, Financial Planner/Investment Manager - Mindful Planning Wealth LLC

01/2024 - Present, Tax Preparer - Emergent Tax Services LLC

11/2019 – 12/2025, Financial Planner/Investment Manager - White Lighthouse Investment Management

1/2014 – 10/2019, Senior Relationship Specialist/ Registered Representative — Charles Schwab & Co.

Otto Rivera is a Certified Financial Planner and member of the Financial Planning Association. The CERTIFIED FINANCIAL PLANNER®, CFP®, and federally registered CFP with flame design (collectively, the "CFP® marks") are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification: no federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net. It is recognized in the United States and other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. CFP® professionals are held to a fiduciary standard which requires them to act in their clients' best interests. Currently, more than 100,000 individuals have obtained CFP® certification in the United States.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education – Complete college or university-level coursework through a CFP Board Registered Program and become well-versed in these major financial planning areas: Professional Conduct and Regulation, General Principles of Financial Planning, Risk Management and Insurance Planning, Investment Planning, Tax Planning, Retirement Savings and Income Planning, Estate Planning, Psychology of Financial Planning and Financial Plan Development. Examination – Pass the comprehensive CFP® Certification Examination. The CFP® exam is a 170-question, multiple-choice test addressing areas included in the Principal Knowledge Topics listed above. The test consists of two 3-hour sections which include stand-alone questions, short scenario questions and case studies designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Experience – Complete at least 6,000 hours of financial planning-related experience.



Ethics – Commit to the CFP Board to act as a fiduciary, submit to a detailed background check, and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct which include an expanded scope of the fiduciary duty standard for CFP® professionals. Individuals who become certified must complete the following continuing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education – Complete 30 hours of continuing education hours every two years, including 2 hours on the Code of Ethics and 28 hours on other parts of the Code of Ethics and Standards of Conduct in order to introduce or review the competencies and knowledge that enhances the performance of CFP® professionals.

Ethics – Complete a pre-approved 2-hour CFP Board Ethics program that is specific to CFP® Certification. CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Continuing Education – Complete 30 hours of continuing education hours every two years, including 2 hours on the Code of Ethics and 28 hours on other parts of the Code of Ethics and Standards of Conduct in order to introduce or review the competencies and knowledge that enhances the performance of CFP® professionals.

Ethics – Complete a pre-approved 2-hour CFP Board Ethics program that is specific to CFP® Certification.
CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information
There have been no disciplinary events against Otto Rivera.

Other Business Activities
Otto has a tax preparation company, Emergent Tax Services LLC. Otto can prepare tax returns for clients of Mindful Wealth LLC if they also become clients of Emergent Tax Services LLC.

Otto does pro bono, financial planning coaching for a variety of non-profit organizations including Wings for Widows.

Otto also volunteers his time at the Financial Planning Association (FPA) leading Knowledge circle groups on various financial planning topics. He spends his time organizing and coordinating presentation virtual calls with other members. On January 1, 2026 he will start a 3 year term serving as a member of the Financial Planning Association (FPA) National Board of Directors.

Otto is also a CFP Board Ambassador and communicates to the public the importance of working with a CERTIFIED FINANCIAL PLANNER®. He speaks at events and to the media and uses social media to champion the CFP Board's efforts to advance the financial planning profession for the benefit of the public.

Additional Compensation
No additional compensation is received. Compensation is only received directly from clients.

Supervision



As an employee of Mindful Wealth LLC, Otto is responsible for serving clients and abides by the firm's Code of Ethics, which mirrors the CFP Board's Code of Ethics and Standards of Conduct. He is supervised by the Chief Compliance Officer of the firm.

Requirements for State-Registered Advisors

Otto Rivera has never been found liable in any arbitration claim alleging damages in excess of $2500 (or any amount) involving: investments, investment-related activities, fraud, false statements, omissions, theft, embezzlement, wrongfully taking property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices, or for any other matter.

Otto Rivera has never been found liable in any civil, self-regulatory organization of administrative proceedings involving investments, investment related activities, fraud, false statements, omissions, theft, embezzlement, wrongfully taking property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices, or for any other matter.

Otto Rivera has never been the subject of a bankruptcy petition.



ADV Part 2B

Brochure Supplement for Arielle Tucker

Arielle Tucker | *Lead Planner*

Item 1

This brochure supplement provides information about Arielle Tucker that supplements the Mindful Wealth ("Mindful Wealth") brochure. A copy of that brochure precedes this supplement. Please contact Otto Rivera if the Mindful Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Arielle Tucker is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7337538.



Item 2: Educational Background and Business Experience

Arielle Tucker, born 1987

Educational Background

Bachelor of Science- Business Management and Entrepreneurial Studies
Paul Smith's College- 2005

Certificate in Financial Planning
Bryant University- 2016

Business Experience

- 01/2025- Present Connected Financial Planning, GmbH, Founder
- 01/2024 - Present, Passport To Wealth™ LLC Founder
- 10/2022 - Present, Connected Financial Planning, LLC, Founder
- 09/2022 - Present, US Tax Consulting, Preparation, Educational Content
- 09/2020 - 08/2022, White Lighthouse Investment Management Inc, US Tax Expert & Cross-Border Financial Planner
- 08/2019 - 08/2020, Taxfix, GmbH, US Tax Expert
- 12/2017 - 01/2020, Intuit, Senior Tax Expert
- 02/2016 - 11/2016, Westleton Drake, Assistant Tax Manager
- 01/2013 - 11/2015, PwC Executive Advisory Switzerland, Senior US Tax Consultant

Professional Designation(s)

CFP® (Certified Financial Planner):

Arielle Tucker is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Arielle Tucker may refer to themself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Arielle Tucker may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Enrolled Agent (EA): An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years. Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before. Learn more about enrolled agents in Treasury Department Circular 230.

Item 3: Disciplinary Information

Arielle Tucker has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Arielle Tucker is the founder and host of *Passport to Wealth™,* a financial education media platform focused on cross-border financial topics affecting U.S. citizens living abroad and globally mobile individuals with U.S. tax ties. As part of this activity, Arielle Tucker writes articles, produces and hosts a podcast, develops video and digital educational content, and participates in speaking engagements, webinars, and other educational programming. Content is distributed through the Passport to Wealth™ website, podcast platforms, social media, and other digital media channels with the goal of providing general financial education for globally mobile individuals.

Passport to Wealth™ also operates a paid membership advisory platform designed to support the marketing and visibility of fiduciary financial advisors and other professional service providers who specialize in serving globally mobile individuals with U.S. tax considerations. Participating professionals may pay membership or platform fees to be featured, promoted, or connected with individuals seeking cross-border financial expertise.



Content and materials produced through Passport to Wealth™ are educational in nature and may reference publicly available resources such as IRS publications, government guidance, and other credible third-party sources. The information provided is general in nature and is not intended to constitute investment, tax, legal, or personalized financial advice.

These media, education, and platform-related activities account for approximately 10% of Arielle Tucker's time during normal business hours. Passport to Wealth™ may generate revenue through media partnerships, sponsorships, educational products, memberships, speaking engagements, or other content-related opportunities.

A potential conflict of interest exists because Connected Financial Planning, LLC or Arielle Tucker may receive indirect marketing benefits through visibility on the Passport to Wealth™ platform. However, advisory clients of Connected Financial Planning are not required to engage with Passport to Wealth™ or any professionals featured on the platform.

Item 5: Additional Compensation

Arielle Tucker does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Mindful Wealth.

Item 6: Supervision

Otto Rivera, as Managing Member and Chief Compliance Officer of Mindful Wealth, is responsible for supervision. Contact him at the phone number or email address on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Arielle Tucker has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Privacy Policy

We recognize the importance of protecting our clients' privacy. We have policies to maintain the confidentiality and security of your nonpublic personal information. The following is designed to help you understand what information we collect from you and how we use that information to serve you.

CATEGORIES OF INFORMATION WE MAY COLLECT

In the normal course of business, we may collect the following types of information:

- Information you provide in the subscription documents and other forms (including name, address, social security number, date of birth, income and other financial-related information); and
- Data about your transactions with us (such as the types of investments you have made and your account status).

HOW WE USE YOUR INFORMATION THAT WE COLLECT

Any and all nonpublic personal information that we receive with respect to our clients who are natural persons is not shared with nonaffiliated third parties which are not service providers to us without prior notice to, and consent of, such clients, unless otherwise required by law. In the normal course of business, we may disclose the kinds of nonpublic personal information listed above to nonaffiliated third party service providers involved in servicing and administering products and services on our behalf. Our service providers include, but are not limited to, our administrator, our auditors and our legal advisor.

Additionally, we may disclose such nonpublic personal information as required by law (such as to respond to a subpoena) or to satisfy a request from a regulator and/or to prevent fraud. Without limiting the foregoing, we may disclose nonpublic personal information about you to governmental entities and others in connection with meeting our obligations to prevent money laundering including, without limitation, the disclosure that may be required by the Uniting and Strengthening America Act by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001 and the regulations promulgated thereunder. In addition, if we choose to dispose of our clients' nonpublic personal information that we are not legally bound to maintain, we will do so in a manner that reasonably protects such information from unauthorized access. The same privacy policy also applies to former clients who are natural persons.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about our clients to those employees and agents who need to know that information to provide products and services to our clients. We maintain physical, electronic and procedural safeguards to protect our clients' nonpublic personal information. We respect and value that you have entrusted us with your private financial information, and we will work diligently to maintain that trust. We are committed to preserving that trust by respecting your privacy as provided herein.

If you have any questions regarding this privacy notice, please contact the Chief Compliance Officer, Otto Rivera at (407) 508-9908 / otto@mindfulwealthco.com