

FACTS · ANNUAL NOTICE

## What does Sunstate Wealth Management do with your personal information?

Effective Date: **May 2026**

<b>WHY?</b>	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.
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Transaction history and investment experience</li> <li>• Income, net worth, and risk tolerance</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	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 customers' personal information; the reasons <b>Sunstate Wealth Management</b> chooses to share; and whether you can limit this sharing.

WHAT WE SHARE AND YOUR RIGHTS TO LIMIT SHARING

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SUNSTATE SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	No
For our marketing purposes — to offer our products and services to you	<b>Yes</b>	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	<b>Yes</b>	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	<b>Yes</b>	<b>Yes</b>
For nonaffiliates to market to you	No	We don't share

## TO LIMIT OUR SHARING

You have the right to limit the sharing identified in the table above where the third column reads “Yes.” To exercise that right, you may:

- **Call us at (305) 567-0600** — our representatives will help you opt out of the applicable sharing;
- **Email us at [atendimento@sunstatefl.com](mailto:atendimento@sunstatefl.com)** with the subject line “Privacy Opt-Out”; or
- **Mail the opt-out form** at the end of this notice to Sunstate Wealth Management, Attn: Compliance Officer, 2901 South Le Jeune Rd, Coral Gables, FL 33134.

**Please note:** Once you contact us to limit sharing, we will apply your choice within 30 days of receiving your request and will continue to honor it until you tell us otherwise. If you are a new customer, we may begin sharing your information as described in this notice 30 days from the date we sent it. You are not required to take any action by a particular deadline — you may opt out at any time.

## WHO IS PROVIDING THIS NOTICE

This Privacy Notice is provided by **Sunstate Wealth Management, LLC**, a Florida limited liability company registered with the U.S. Securities and Exchange Commission as an investment adviser (CRD# 317453). Sunstate Wealth Management is principally owned by Sunstate BancShares, Inc., the parent company of Sunstate Bank.

## WHAT WE DO

### How does Sunstate Wealth protect my personal information?

To protect your personal information from unauthorized access and use, we maintain a written information security program with administrative, technical, and physical safeguards reasonably designed to protect the confidentiality, integrity, and availability of your information. These include secure computer systems, encrypted file transmission where appropriate, restricted physical and electronic access, employee training, contractual confidentiality obligations with service providers, and regular monitoring and testing of our controls. Our information security program is reviewed annually and updated as necessary.

### How does Sunstate Wealth collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for advisory services;
- Provide your account information, employment information, or financial circumstances;
- Direct us to buy or sell securities, or give us your contact information;
- Use our website, client portal, or mobile applications.

We also collect your personal information from others, such as our affiliate and custodian **Sunstate Bank**, from third-party investment advisers acting as sub-advisers, from custodians or broker-dealers holding your assets, from credit bureaus or consumer reporting agencies, and from publicly available sources.

### Why can't I limit all sharing?

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 nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### **What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account.

## **DEFINITIONS**

### **Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies. **Our affiliates include Sunstate Bank and Sunstate BancShares, Inc., and other subsidiaries of Sunstate BancShares, Inc.**

### **Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies. **Sunstate Wealth Management does not share with nonaffiliates so they can market to you.**

### **Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. **Sunstate Wealth Management does not jointly market.**

## **OTHER IMPORTANT INFORMATION**

### **Former Customers**

When you are no longer our customer, we continue to share your information as described in this notice to the extent permitted by law. We retain personal information about former customers for periods required by applicable law and our recordkeeping policies.

### **Affiliate Marketing Opt-Out (FCRA §624 / Reg S-AM)**

In addition to your opt-out rights under this Notice, you have the right under the Fair Credit Reporting Act and the SEC's Affiliate Marketing Rule (Regulation S-AM) to limit our affiliates from using certain information about you that we receive from them or share with them to make marketing solicitations to you. Your opt-out choice on the form below will also satisfy your right to limit our affiliates from using such information for marketing purposes. Your opt-out remains effective for at least five years from the date we receive it, and we will send you a renewal notice before it expires.

### **Customer Notification of Unauthorized Access (Reg S-P §248.30)**

Consistent with Regulation S-P, as amended in May 2024, Sunstate Wealth Management maintains a written incident response program reasonably designed to detect, respond to, and recover from unauthorized access to or use of customer information. If we determine that an unauthorized party has accessed or used your sensitive customer information, or is reasonably likely to have done so, we will notify you in writing as soon as practicable, and in no event later than 30 days after our determination, unless a longer delay is requested by law enforcement. Our notice to you will describe the incident, the information involved, the steps we have taken or are taking to protect you, and the actions you can take to protect yourself.

### **Disposal of Consumer Information (Reg S-P Disposal Rule)**

Sunstate Wealth Management maintains procedures designed to properly dispose of consumer information derived from consumer reports in a manner that protects against unauthorized access to or use of the information.

### **Florida and Other State Privacy Rights**

Florida law and the laws of other states may give you additional rights with respect to your personal information, including rights to access, correct, or delete certain information. If you are a resident of a state that provides such rights and you wish to exercise them, please contact our Compliance Officer at the address or email listed below. The Florida Information Protection Act (FIPA) also requires breach notification to affected Florida residents in certain circumstances, which Sunstate Wealth Management complies with in addition to its obligations under Reg S-P.

**Changes to This Notice**

We may update this Privacy Notice from time to time. We will provide an updated Notice to you at least annually so long as you have a continuing customer relationship with us, and we will provide a revised Notice before applying any material change in our sharing practices, in accordance with Regulation S-P.

**PRIVACY OPT-OUT FORM**

Use this form if you would like to limit how Sunstate Wealth Management, LLC shares your personal information. Complete, sign, and mail this form to the Compliance Officer at the address shown below, or scan and email it to [atendimento@sunstatefl.com](mailto:atendimento@sunstatefl.com). You may also opt out by telephone at (305) 567-0600.

**PLEASE LIMIT THE FOLLOWING:**

- Do not allow your affiliates to use my personal information to market to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share my personal information with nonaffiliates to market their products and services to me.
- Apply my choices to all individuals on my joint account(s).

**CUSTOMER INFORMATION**

FULL NAME (PRINT)

ACCOUNT NUMBER(S)

ADDRESS

CITY, STATE, ZIP

PHONE / EMAIL

**SIGNATURE**

CUSTOMER SIGNATURE

DATE

**QUESTIONS OR REQUESTS? CONTACT THE COMPLIANCE OFFICER.**

**SUNSTATE WEALTH MANAGEMENT, LLC**

**ATTN** Compliance Officer  
**ADDRESS** 2901 South Le Jeune Rd, Coral Gables, FL 33134  
**PHONE** (305) 567-0600  
**EMAIL** [atendimento@sunstatefl.com](mailto:atendimento@sunstatefl.com)