

HIGH TIDE ADVISORY LLC

Privacy Notice

Effective Date: May 12, 2026 | **Supersedes:** August 7, 2025 version

Address: 1022 North Evergreen Drive, Iron Mountain, MI 49801 | **Phone:** (404) 904-1106

1 · Who We Are

High Tide Advisory LLC (“High Tide,” “HTA,” “we,” “our,” “us”) is a **state-registered, non-discretionary investment-advisory firm** located at **1022 North Evergreen Drive, Iron Mountain, MI 49801**. HTA’s principal also owns two separate affiliates: **BJB Insurance Solutions LLC** (insurance brokerage) and **High Tide Tax Solutions LLC** (tax-preparation and consulting). This Privacy Notice describes how we handle “non-public personal information” (“NPI”) about current and former clients.

2 · Information We Collect

Category	Examples
Information You Provide	Name, address, Social Security number, date of birth, income, assets, liabilities, investment objectives, tax returns, risk-tolerance questionnaires, account titles and numbers.
Information From Third Parties	Custodian statements and trade data; tax records supplied by your accountant; insurance policy details; credit or background reports (if required for certain products).
Information Collected Automatically	Website-usage metrics (IP address, browser type, pages visited) used solely for security and site-performance analytics.

3 · How We Use Your Information

- To deliver advisory, planning, insurance, or tax services you request.
 - To process transactions and maintain accounts with custodians, insurers, or tax authorities.
 - To meet legal and regulatory obligations (e.g., Michigan DIFS, IRS, FINRA where applicable).
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- To improve our services and security controls.

We do not sell your information and we do not share it with non-affiliated companies for their marketing purposes.

4 · How We Share Your Information

Recipient	Purpose	Safeguards
Service Providers (custodians, brokers, software, cloud-storage, mailing vendors)	Execute trades, generate statements, store encrypted data, deliver reports.	Written contracts require confidentiality and prohibit reuse.
Affiliates – BJB Insurance Solutions & High Tide Tax Solutions	Only when you engage those affiliates or authorize coordination (e.g., sharing 1099s for tax prep).	Shared via encrypted channels; IRS §7216 consent obtained for tax data.
Regulators / Legal	Respond to subpoenas, examinations, or lawful requests.	Minimum-necessary principle.
With Your Consent	Your attorney, CPA, or other professionals at your direction.	Written or recorded client approval on file.

You may opt-out of our sharing NPI with non-affiliated third parties for purposes not required by law (see Section 6-A).

5 · How We Protect Your Information

- **Physical controls:** locked offices, shredding of paper records.
- **Electronic controls:** encrypted storage and transmission, multi-factor authentication, firewalls, endpoint protection, regular penetration tests.
- **Procedural controls:** background checks for staff, annual privacy training, least-privilege access, quarterly audits of vendor SOC reports.

6 · Your Privacy Rights

A. Opt-Out Rights

We do not share NPI with non-affiliated third parties except as permitted by Michigan privacy requirements and applicable law. If at any time we were to begin such sharing for marketing purposes, you would receive advance notice with the right to opt-out.

B. Access & Correction

You may review, correct, or update the personal information we maintain. Send a written request to:

High Tide Advisory LLC – Compliance

1022 North Evergreen Drive, Iron Mountain, MI 49801

privacy@hightideadvisory.com | (404) 904-1106

C. Limitations on Affiliate Marketing

We do not use consumer-credit data to market affiliate products; if this changes we will provide the requisite “Affiliate Marketing Notice” and opt-out right.

7 · Record Retention

We retain client records only as long as necessary to provide services and satisfy Michigan record-keeping rules — generally five years after the end of the advisory relationship, unless a longer period is required by tax, insurance, or anti-money-laundering laws.

8 · Changes to This Notice

If we make material changes, we will provide a revised notice by mail or e-delivery and post it at www.hightideadvisory.com/privacy. The latest effective date will always appear at the top of this document.

Material changes since August 7, 2025: Principal office address updated from 725 Hillcrest Drive to 1022 North Evergreen Drive, Iron Mountain, MI 49801. Reference to “SEC Regulation

S-P” replaced with “Michigan privacy requirements and applicable law” to reflect state-registered status.

9 · Contact Us

Questions about this Privacy Notice or our privacy practices?

High Tide Advisory LLC

1022 North Evergreen Drive, Iron Mountain, MI 49801

privacy@hightideadvisory.com | (404) 904-1106

10 · Annual Delivery & Client Acknowledgement

We provide this Privacy Notice at the start of each advisory relationship and annually thereafter. By maintaining an advisory relationship with High Tide Advisory LLC, you acknowledge receipt of the most recent version of this notice.

High Tide Advisory LLC – Privacy Notice – Revised May 12, 2026 | CRD 334792