

MILVIAN BRIDGE ADVISORY LLC
PRIVACY POLICY
July 14, 2026

Milvian Bridge Advisory LLC ("Milvian Bridge Advisory" or the "Firm") is committed to protecting the privacy and confidentiality of the personal information entrusted to us by our prospective, current, and former clients. This Privacy Policy describes the Firm's policies and practices regarding the collection, use, protection, retention, and disclosure of nonpublic personal information in accordance with applicable federal and state laws and regulations.

The protection of client information is fundamental to the trust our clients place in the Firm and to the services we provide. This Privacy Policy describes the Firm's commitment to safeguarding nonpublic personal information.

COLLECTION OF INFORMATION

In the ordinary course of providing investment advisory services, the Firm collects and maintains nonpublic personal information necessary to establish, maintain, and service client relationships and to comply with applicable legal and regulatory requirements.

For purposes of this Privacy Policy, nonpublic personal information generally includes personally identifiable financial information and any list, description, or grouping of clients that is derived using such information and is not publicly available.

The Firm may collect information directly from clients through advisory agreements, account applications, financial planning questionnaires, risk tolerance assessments, correspondence, and other communications. The Firm may also receive information from custodians, broker-dealers, financial institutions, consumer reporting agencies, and other third parties as authorized by the client or otherwise permitted by law.

Information collected by the Firm may include personal identifying information, contact information, financial information, investment objectives, risk tolerance, account balances, account activity, transaction history, and other information relevant to the advisory relationship.

USE OF INFORMATION

The Firm uses nonpublic personal information solely for legitimate business purposes related to the provision of investment advisory services. Such purposes include establishing and servicing client accounts, developing investment recommendations, monitoring portfolios, processing transactions, communicating with clients, maintaining books and records, complying with legal and regulatory obligations, and protecting against fraud, unauthorized activity, or other risks to clients and the Firm.

DISCLOSURE OF INFORMATION

The Firm does not sell client information.

The Firm may disclose nonpublic personal information to nonaffiliated third parties only as permitted or required by law and only to the extent reasonably necessary to provide advisory services, maintain client accounts, satisfy regulatory obligations, or otherwise operate the Firm's business.

Such disclosures may include qualified custodians, broker-dealers, accountants, attorneys, auditors, compliance consultants, technology service providers, recordkeeping providers, cloud-based software providers, and other vendors or professionals engaged to assist the Firm in conducting its business and servicing client accounts.

The Firm may also disclose nonpublic personal information to regulatory authorities, governmental agencies, courts, law enforcement officials, self-regulatory organizations, or other parties when required or permitted by applicable law, regulation, legal process, examination, or investigation.

The Firm does not disclose nonpublic personal information to nonaffiliated third parties for marketing purposes.

PROTECTION OF CLIENT INFORMATION

The Firm maintains administrative, technical, and physical safeguards reasonably designed to protect nonpublic personal information against unauthorized access, use, alteration, or disclosure.

Access to client information is restricted to those persons who require such information to perform their professional responsibilities on behalf of the Firm. The Firm maintains policies and procedures designed to safeguard client information and to protect its confidentiality, integrity, and security.

RETENTION OF RECORDS

The Firm retains paper and electronic records containing nonpublic personal information for the periods required by applicable federal and state securities laws and regulations and thereafter disposes of such records in a manner reasonably designed to protect against unauthorized access to or use of the information.

FORMER CLIENTS

The Firm's commitment to protecting personal information continues after a client relationship has ended. The Firm maintains and protects the nonpublic personal information of former clients in the same manner as it protects the information of current clients and does not disclose such information except as permitted or required by law.

DELIVERY OF THIS PRIVACY POLICY

The Firm provides this Privacy Policy to prospective clients as required by applicable law, at the commencement of the advisory relationship, and thereafter as required by applicable federal and state law.

CHANGES TO THIS PRIVACY POLICY

The Firm reserves the right to amend this Privacy Policy from time to time. Any material changes will be communicated in accordance with applicable legal and regulatory requirements.

CONTACT INFORMATION

Questions concerning this Privacy Policy or the Firm's privacy practices may be directed to:

John J. Kroger
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Milvian Bridge Advisory LLC is committed to maintaining the confidentiality, integrity, and security of client information and preserving the trust and confidence placed in the Firm by its clients.