

AI & Technology Use Disclosure

Technology, analytics, and AI-assisted workflows.

Effective September 3, 2026 - Version Date September 3, 2026

Protocol Wealth uses software, analytics, automation, and AI-assisted tools to support research, drafting, data organization, portfolio analysis, operational workflows, cybersecurity, educational content, and firm operations. This disclosure supplements the Client Advisory Agreement, Privacy Policy, Form ADV Part 2A, and Terms of Service.

Human Fiduciary Responsibility

Protocol Wealth does not delegate fiduciary responsibility to AI systems. A human adviser remains responsible for client-facing advice, recommendations, supervision, and final judgment. AI-assisted output may contain errors, omissions, bias, stale information, incomplete context, or unsupported assumptions and is not used as the sole basis for advisory decisions.

Client-Facing Content and Recommendations

Client-facing recommendations and regulated publications remain the responsibility of Protocol Wealth personnel. AI tools do not approve client recommendations, open accounts, determine suitability, execute trades, transfer assets, or alter client mandates without human authorization and applicable operational controls.

Data Handling

Protocol Wealth applies data-minimization controls when using technology providers. Client PII, credentials, private keys, seed phrases, account numbers, Social Security numbers, and other sensitive data must not be submitted to public AI tools that are not authorized for that use. Where AI or automation tools are used, Protocol Wealth seeks appropriate enterprise, security, retention, vendor, and supervisory controls.

Automation and Trading

Technology may help generate research, alerts, workflows, or proposed actions. Any discretionary trading or operational authority must come from the signed advisory agreement, account documents, custodian permissions, and applicable policy controls. Automated or autonomous execution outside client mandates and applicable controls is prohibited.

Limitations

Technology systems may be unavailable, inaccurate, delayed, incomplete, compromised, or dependent on third-party data. Protocol Wealth does not guarantee the availability, accuracy, or performance of any third-party technology provider.

Protocol Wealth, LLC is a registered investment adviser (CRD #335298). Registration does not

imply a certain level of skill or training. Investing involves risk, including possible loss of principal; past performance does not guarantee future results. This is a disclosure, not a contract term. It states Protocol Wealth's current practice, is delivered before the Client Advisory Agreement is signed - section 5 of that Agreement records the delivery - and is superseded by a later edition rather than amended.