

DISCLOSURES

Higgins & Schmidt Wealth Strategies, LLC (“HSWS”) is a registered investment adviser located in Denver, Colorado. HSWS may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. HSWS’s website is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Accordingly, the publication of HSWS’s website on the Internet should not be construed by any consumer and/or prospective client as HSWS’s solicitation to effect, or attempt to effect, transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Any subsequent, direct communication by HSWS with a prospective client shall be conducted by a representative who is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides.

For information pertaining to the registration status of HSWS, please contact the securities regulators in those states in which HSWS maintains a registration filing. A copy of HSWS’s current written disclosure statement, which describes our business operations, services, and fees, is available through the SEC’s investment adviser public disclosure website (www.adviserinfo.sec.gov), or from HSWS upon written request.

HSWS does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to this website or referenced within, and assumes no responsibility for such content. All such information is provided solely for convenience and general reference, and users are advised to evaluate it independently.

This website and its contents are provided for general informational purposes only. Investments involve risk and, unless otherwise noted, are not guaranteed. Before implementing any strategy, we encourage you to consult with a qualified financial adviser and/or tax professional. This site does not provide legal, tax, or individualized investment advice.

IMPORTANT DISCLAIMERS

Higgins & Schmidt Wealth Strategies (“HSWS”) is a Registered Investment Adviser (RIA) based in the State of Colorado. We provide investment advisory and related wealth planning services to clients nationwide. We maintain all applicable registrations and licenses as required by the states in which we conduct business. We provide individualized advice only after meeting regulatory requirements or qualifying for applicable state exemptions.

TERMS OF USE

Please read these Terms of Use carefully before accessing the website located at www.hswscolorado.com or any content or services provided by Higgins & Schmidt Wealth

Strategies, LLC (“HSWS,” “we,” “us,” or “our”). By using our site, you acknowledge that you have read, understood, and agree to be legally bound by these Terms. If you do not accept these Terms, you are not authorized to use the website.

“You” and “your” refer to each website user and any associated entity. You may print or download these Terms for record-keeping purposes.

HSWS reserves the right to amend these Terms at any time. Updates are effective immediately upon posting. Continued use of the website after changes are posted constitutes acceptance of the modified Terms.

Last updated: [insert date]

RISK DISCLOSURES

All investments carry risk, and no investment strategy can guarantee a profit or protect against loss. Past performance does not guarantee future results.

Asset allocation may help manage risk but does not ensure positive returns. The effectiveness of any strategy depends on the performance of the underlying assets.

Our website provides general educational information about our philosophy, process, and services. It is not intended to deliver individualized investment advice or recommendations.

Content such as articles or market commentary is based on public sources believed to be reliable, but HSWS cannot guarantee accuracy or completeness.

Clients should promptly notify HSWS in writing of any changes in their personal or financial situation, or if they wish to impose or modify investment restrictions. This helps ensure our recommendations remain aligned with your goals.

Our Form ADV Parts 2A and 2B and our Form CRS (Client Relationship Summary) are available at adviserinfo.sec.gov or by request.

EMAIL DISCLOSURES

HSWS routinely communicates via email. While we work to protect privacy and avoid sending sensitive information via unsecured channels, we ask that clients do not send confidential information through unencrypted email. We can provide secure alternatives for sensitive data.

We do not accept trade instructions or money movement requests via email.

As a registered firm, our emails may be reviewed by our Chief Compliance Officer (CCO) or securities regulators.

If you receive an email from us in error, please notify the sender and delete the message.

For more information on our email practices or to view our Privacy Policy, please contact us.

PRIVACY DISCLOSURES

HSWS is committed to protecting your privacy and safeguarding the personal information you share with us. We follow strict protocols outlined in our Privacy Policy.

We do not collect personal, non-public information through our website. However, we may collect data through onboarding documents, planning tools, and third-party integrations related to the advisory relationship.

Our site may use cookies to monitor usage patterns and enhance performance. Cookies help us understand how our website is used, but do not track activity across third-party sites or collect personally identifiable information. You can control cookie settings via your browser.

Third-party links may be included on our site for convenience. We are not responsible for the privacy or content practices of those external sites.

HSWS may use third-party platforms such as social media, blogs, or interactive content to share educational materials. These are considered advertising under securities regulations and may be retained by HSWS or reviewed by regulators. No information on such platforms constitutes personalized investment advice.

If you have any questions about our privacy, security, or disclosure practices, please don't hesitate to reach out to us directly.