



Privacy Statement

We are committed to keeping the non-public personal information ("NPI") we collect confidential and secure. Our Privacy Policy applies to potential, current and former clients:

HOW DO WE PROTECT YOUR PRIVACY?

- We restrict access to NPI to those employees who need it for their jobs
- We require anyone who performs services for us to conform to our privacy standards
- We disclose your NPI only as permitted or required by law
- We do not disclose your NPI to others for their own marketing purposes
- We maintain physical, electronic and procedural safeguards to protect your NPI
- We collect information directly from you unless you provide written authorization to gather information from other sources
- We are subject to a code of ethics as a CFP® professional and NAPFA member

WHAT INFORMATION DO WE COLLECT?

- Data you provide on Data Survey Forms and Questionnaires (i.e. name, address, date of birth, Social Security numbers, income, financial data, beneficiaries, etc.)
- Information on insurance policies, investments, paycheck stubs, tax returns you provide
- Credit reports provided by you or authorized by you for us to obtain
- Credit card and other loan agreement data you provide
- Home mortgage and Home Equity Line loan data you provide
- Records are maintained and safeguarded as long as required by law

TO WHOM DO WE DISCLOSE INFORMATION?

- We may share your NPI only if or when you ask or authorize us to do so to:
 - Realtors, life insurance agents, broker/dealers, estate attorneys, tax accountants, other related professionals
- A consumer reporting agency to detect or prevent fraud
- A regulatory, legal or government authority, for a compliance audit or under subpoena or court order

WHAT ARE YOUR RIGHTS?

- To know what NPI we have collected about you; this does not apply to NPI that relates to an actual or possible claim or civil or criminal action.
- To ask us in writing for a list of those whom we have disclosed your NPI
- To require your written authorization before we disclose your NPI for reasons not allowed or required by law
- To revoke at any time any authorization previously given subject to the rights of anyone who acted in reliance of your authorization before it was revoked

QUESTIONS or to CONTACT US?

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