

# Financial Planning Perspectives - On Privacy

## **Collection of Information**

We must collect a certain amount of information to provide planning analytics, or customer service, to offer new products and to fulfill legal and regulatory requirements. Specific language and examples may not apply to all clients, and the information we collect varies accordingly.

- ❖ Name, address, date of birth and similar information that is needed to process your application forms This may also include gender, marital status, income and investor profile and risk tolerance.
- ❖ Descriptions of your relationship with us, such as how long we have been acquainted, and in what capacity we have served you. It may include types of products or services provided, account balances or payment history.
- ❖ Information provided by your employer used for benefit plans, or credit worthiness reports from consumer credit rating agencies.

## **Sharing and Use of Information**

*In order to deliver better and more relevant products and services to you, we may share the information we collect as described, with our professional affiliates, which are comprised of financial service providers, including insurance, investment and securities companies.*

*While acknowledging the importance of protecting client data, we may find it necessary in the course of business to disclose information we collect about you, as described previously, in some or all of the following circumstances:*

Information may be shared with:

- ❖ Service providers to enable them to deliver customer service or account maintenance, or to gather facts so that we may provide you with information about products or services that might be beneficial to you.
- ❖ Non-affiliated third parties (as permitted by law) who are assisting us by performing services or functions on our behalf, such as agents, brokers, brokerage firms insurance companies, administrators and service providers.
- ❖ Other financial service companies, such as banks, insurance companies or securities brokers or dealers with whom we have written joint marketing agreements.
- ❖ Non-affiliated parties as required by law, such as in compliance with subpoena, fraud prevention, or in response to a government agency inquiry.
- ❖ Personal health history will be share only with proper written authorization or as required by law. We will not share medical information or motor vehicle reports for marketing purposes.

## **Protecting Your Information**

We are committed to uphold our pledge to maintain the security of our client's personal information. To ensure such information is used only in the manner we have described in this policy, we have instituted the following safeguards.

- ❖ Employees are required to comply with our established privacy policies and procedures, which exist to protect the confidentiality of our client information.
- ❖ Any employee who violates our privacy policy will be subject to a disciplinary process.
- ❖ Employees access the information only on a need-to-know basis, such as to provide distributions, underwrite a policy, administer a plan, or respond to a client request.
- ❖ We use manual and electronic security procedures to maintain the confidentiality of the information we collect and to guard against its unauthorized access. Such methods include locks, users authentication, encryption and firewall technology.

### **Consumer Reporting Information**

If required by law and upon written request, we will inform you whether a consumer report was requested, as well as the name and address of the consumer-reporting agency that furnished the report.

We may share credit-reporting information about you with our affiliates. Under the Fair Credit Reporting Act, you may direct us not to share certain credit information with our affiliates, including the nonpublic information you provide us on your application or that we obtain from non-affiliated third parties, such as credit bureaus.

If you don't want such credit information shared, you may write to us. Please provide your name, address, Social Security number and account number(s). Your request not to share credit information does not include information we are permitted by law to share with our affiliates, such as information related solely to our experiences or transactions with you.

### **We Want You to Know**

- ❖ We recognize our obligation to keep information about you secure and confidential.
- ❖ Unlike many other institutions, we do not share Personally Identifiable Information about a consumer's current or former relationship with Financial Planning Perspectives, LLC, with marketers outside of our firm.
- ❖ All of our clients are given the opportunity to tell us that they don't want to receive direct marketing offers from us.
- ❖ We carefully manage information among our family of companies to give you better service, more convenience, and to offer you benefits based upon your overall business with us.
- ❖ This policy is provided to you as required by the Federal Financial Privacy Law.

### **Financial Planning Perspectives, LLC**

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