

## Privacy Statement

Maintaining the confidentiality of your personal information is very important to us at Premier Financial Planning, Inc. (Premier). We take very seriously our duty to maintain the inherently private nature of the information you provide to us. **It is our policy to disclose information only with your prior written authorization, or when it is required by law. Premier will protect the information you have provided in a manner that is safe, secure, and professional.**

### **How do we collect non-public information about our Clients?**

- From written agreements, applications, checklists and forms that are submitted to Premier
- From conversations, faxes, or emails in the course of providing service
- Through the course of monitoring your accounts

### **How do we safeguard that information?**

- A secure office and computer environment is maintained to ensure private information is not placed at unreasonable risk. However, certain risks are inherent with the use of the Internet. While Premier will take every reasonable step to ensure that Client personal information is not compromised, Premier is not responsible for the failure of any technology or encryption service that is used that results in a breach of security. Any communication between Client and Premier via the use of email is inherently not secure and in this regard, Premier can take no steps to ensure that Client information remains private.
- During regular business hours, access to Client records is monitored so that only those Employees with approval may access the files. During hours in which Premier is not in operation, the Client records will be locked.
- All documents and/or drafts containing Client information that are not required by law to be kept on file are promptly destroyed.
- Employees with access to client information are required to follow company procedures regarding the security of confidential information. No Employee with authorization to access personal and financial Client information shall share that information in any manner without specific consent of a Premier principal. Failure to observe Premier's procedures regarding Client and consumer privacy will result in discipline and may lead to termination.

### **With whom might we share information?**

Information shared with non-affiliated third parties is limited to facts that are required to perform a particular service. This information is only disclosed ***with your prior authorization***. We require and expect strict confidentiality from all third parties with whom we share your personal information. Premier will not share such information with any affiliated or non-affiliated third party except:

- When necessary to complete a transaction in a Client account with brokerage firms, such as TD Ameritrade and Verisight, or insurance companies offering policies such as life, long-term care or casualty insurance
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement
- When required to maintain or service a customer account
- Attorneys, accountants, pension consultants, mortgage brokers, bankers and other fiduciary or advisory professionals with whom we correspond at your request
- With rating agencies, persons assessing compliance with industry standards, or the attorneys, accountants, and auditors of the firm
- In connection with a sale or merger of Premier's business
- In any circumstances with the Client's instruction or consent
- To resolve Client disputes or inquiries
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability
- To comply with federal, state, or local laws, rules and other applicable legal requirements
- Pursuant to any other exceptions enumerated in the California Information Privacy Act
- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

### **“Opt-Out” Provisions**

Prior to disclosing a Client’s nonpublic personal information to affiliated or nonaffiliated third parties, financial service providers must provide a reasonable means and an opportunity to “opt-out” of having information shared. There are certain exceptions that permit firms to share nonpublic personal information with nonaffiliated third parties without providing opt-out notices, such as those outlined above. It is not a policy of Premier to share nonpublic personal and financial information with affiliated or nonaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service Client accounts, or is mandated by law, there are no allowances made to opt-out. Therefore, Premier Financial Planning, Inc. has determined that all sharing of nonpublic personal information is within the permitted exceptions and that we are not required to provide opt-out notices.

If you have any questions or concerns regarding these policies and procedures, please contact Premier Financial Planning, Inc.