

PRIVACY AND CONFIDENTIALITY POLICY

At Cole Financial Planning, we respect the personal financial privacy of all our clients and customers. It is important to realize that they have entrusted us with private personal financial information, and it is important to us that all employees and officers of Cole Financial Planning know our policy concerning what we do with that information.

We collect personal financial information about our clients from the following sources:

- Information they provide to us in investment advisory agreements, brokerage account applications, and other documents completed in connection with the opening and maintenance of their accounts; and
- Information they provide us orally; and
- Information we receive from third parties, such as brokerage Firms, about client transactions with us or with others.

We do not disclose any nonpublic personal financial information about our clients to anyone, except in the following circumstances:

- When required to execute transactions for their account or otherwise to provide services they have requested; or
- When you have specifically authorized us to do so **in writing**; or
- When provided to independent contractors hired by our Firm to help us with the preparation of your financial plan; or
- When permitted or required by law.

Within our Firm, we restrict access to clients' personal financial information to the employees and/or independent contractors we work with us on your financial plan who need to know that information. To ensure security and confidentiality, we maintain physical, electronic, and procedural safeguards to protect the privacy of our clients.

In addition, it is important for all employees and officers of Cole Financial Planning to understand that everything handled in this office is private and confidential. Nothing about our clients should be discussed outside our offices with family, friends or other clients and within the office, only discuss what is needed to complete the job. And most importantly our employees and/or independent contractors are instructed never to discuss a client's situation with someone else that may request information about an account unless the Firm has received written instructions from you specifically authorizing us to do so. This includes giving information to a husband on his wife's IRA account, to a son or daughter about their mom or dad's accounts, etc.