

## PRIVACY POLICY

Michael Pace, CFP® operates as an independent financial planning firm, and is committed to safeguarding client confidential information. Michael will treat client information with respect and with concern for privacy. All client personal information that is provided to Michael, or that he otherwise obtains, is held in confidence.

Michael does not disclose any client information to unaffiliated third parties, except as permitted by law. If Michael were to anticipate such a change in his policy, he would be prohibited from doing so by law without advising clients first. Michael uses financial and health information concerning clients to help clients meet their personal goals while guarding against any real or perceived infringements of client rights of privacy. Michael's policy with respect to client personal information is listed below.

- Michael limits access to client information only to those who have a business or professional reason for knowing, and only to third parties as permitted by law. For example, federal regulations permit Michael to share a limited amount of information about clients with a brokerage firm or mutual fund firm in order to execute securities transactions on a client's behalf, or so that he can discuss a client's situation with their accountant, insurance agent, banker/lender, real estate agent, trustee, lawyer or IRS representative. Michael may also share client information with the Certified Financial Planner Board of Standards Inc. as part of complying with the CFP Board's Code of Ethics and Professional Responsibility.
- The categories of private personal information that Michael collects from a client depend on the scope of each client engagement. They typically include information about transactions between clients and third parties, information about client health to the extent it is needed for the planning process, and information from consumer reporting agencies.
- For third parties that require access to client personal information, including financial service companies, consultants, and auditors, Michael also requires confidentiality in his agreements with them and expects them to keep this information private. Federal and state regulators also may review Michael's records as permitted under law.
- Michael does not provide a client's personally identifiable information to mailing list vendors or solicitors for any purpose.
- Michael maintains a secure office and computer environment to ensure that client information is not placed at unreasonable risk.
- Personally identifiable information about clients will be maintained during the time you are a client, and, at a minimum, for the time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility.