



## **Privacy Policy**

Freedman Financial Planning is committed to safeguarding the confidential information of all current, former, and potential clients. All personal information provided to our firm is held in the strictest confidence. This information includes personal information we collect from you in connection with any services or potential services provided by us. We use your information in helping you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.

We have never disclosed information to nonaffiliated third parties, except as required by law or by your consent, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first.

Our policy with respect to personal information about you is listed below.

### Categories of Information Collected

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. These categories may include information:

- about your personal finances and insurance;
- about your personal goals, dreams, and health to the extent needed for the planning process;
- about transactions between you and third parties; and
- from consumer reporting agencies.

### Information Kept Private; Sharing Limited to Need to Know

Access to your information is limited. Only employees and agents who have a business or professional reason for knowing your information are allowed access.

We do not share information with nonaffiliated parties except as required or permitted by law or by your consent. Federal and state regulators may review firm records as permitted under law.

We do not provide your personally identifiable information to mailing list vendors or solicitors.

We never discuss a client's situation with someone else who may request information about an account unless Freedman Financial Planning has received written instructions from you specifically authorizing us to do so. This includes giving information to a son or daughter about their mom or dad's accounts, etc. Information will be shared between husband and wife when both have signed a Client Services Agreement, but no information will be shared between spouses if only one has signed the Client Services Agreement.

### Maintenance of Information

Personally identifiable information about you will be maintained during the time you are a client, and for the required time 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.