



PRIVACY STATEMENT

As your fiduciary we will do what we can to protect your privacy

The types of confidential information we possess may include:

- Information provided from applications, forms and other information provided to us either verbally or in writing, and include but are not limited to your name, address, phone number, e-mail address, account information, social security number, employment, assets, income and debt;
- Information about your financial transactions, accounts, trading activity and parties to transactions;
- Information from other outside sources.

We will never reveal your name to friends, family, or associates. We will not ask you to refer us to prospective clients nor will we ask you to serve as a reference to prospective clients. We view both acts as a breach of your privacy. We would never consider renting or selling any aspect of your personal information to any person or entity. We will share the information that is essential to share, but only when you have directed us to do so or when we are required to do so by law.

To share your information we will need a written authorization or a signed application to facilitate a financial service offered through our firm. Please be advised, however, that we will share your information, without your consent, when we are required to do so by law or regulation.

Here are a few examples of when we might share your personal information:

You may authorize us to share information with your accountant, or you may desire to utilize investment or insurance services with an unaffiliated financial services firm (broker/dealer, custodian, trust department or insurance company) and in writing or by application, you will be directing us to share information in order to work with these firms on your behalf, but only for the services you have requested.

The custodian that buys, sells, and holds the financial instruments we manage on your behalf is required by their regulators to collect personal information about you (it is on the application form). Additionally, since Friedland Financial Planning, Inc. is regulated by the State Securities Division, we expect regular audits by the State to ensure compliance with rules and regulations. By law, we are required to make available to the State auditors for their review all of our files and records including client files without your consent.

Friedland Financial Planning restricts access to its records to only those persons who have a need to obtain information in order to deliver advisory or administrative services. Your records are restricted through a number of different ways. We are, for example, a "paperless" office and the office is monitored by a security system. Consequently the only time we have paper with confidential information on it is when you first engage our services or when we are updating our records with information you have provided. The paper you provided us is scanned so that we retain a digital copy and the original is returned to you. Anything not returned is shredded. We shred drafts, notes and worksheets regularly. When we open the filing cabinet to retrieve a client's file the paper in it is the signed contract authorizing us to work for you. The rest of your file is maintained in encrypted data files. These files may be on our computer as well as on our off-site computer back-up, but both the original and the off-site back-up copies are encrypted and the computer is password protected. Although we cannot fully ensure the privacy of all communication, we will avoid discussing sensitive information with you from our cellular phone and will encrypt emails containing sensitive information and use electronic "drop boxes" to transfer information electronically. Our internet connection is through a cable to a router, but the router is also password protected.

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