

PRIVACY POLICY & PRACTICES OF FINANCIAL SECURITY PLANNING SERVICES, INC.

Financial Security Planning Services, Inc. collects information about you to help us serve your financial planning needs, provide client service, offer financial planning advice, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service clients' financial planning needs.

GATHERING INFORMATION

We collect nonpublic personal information from you, as well as from other sources. The sources and the information collected may include:

- Information you provide to us, to our affiliated entities, or to your advisor on applications and related forms, through discussions with our staff, or on our website, such as address, social security number, birth date, net worth, assets, income, and medical information
- Information regarding your transaction history with us, such as products or services purchased, account balances, trading history, and payment history, as well as information from information service companies and consumer reporting agencies, such as your transactions or credit relationships with unaffiliated third parties
- Information from other unaffiliated third parties, including employers, associations, benefit plan sponsors, and other institutions, if you transfer positions or funds to Financial Security Planning Services, Inc., such as address, social security number, net worth, assets, and income

SHARING INFORMATION

We may disclose any nonpublic personal information that we collect about you, as required to conduct our business and as permitted or required by law. We may share information about our customers with unaffiliated financial or nonfinancial service providers, such as insurance companies, broker/dealers, investment advisors, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, retirement plan sponsors, and other third parties who assist us in obtaining business or providing account maintenance or customer service to your account(s). In addition, we may share some or all of the information we collect with other financial institutions with whom we have joint marketing agreements. Furthermore, we also may share your information with auditors, regulators, and law enforcement organizations or in response to a subpoena or discovery request, as permitted or required by law.

We do not sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.

If the advisor servicing your account leaves Financial Security Planning Services, Inc. to join another financial institution, the advisor may retain copies of your personal information so he or she can continue to serve you at the new firm. In doing so, your advisor may share your information with the new firm but is otherwise required to keep confidential the personal

information obtained from you while the advisor was affiliated with Financial Security Planning Services, Inc., and he or she may only use it to service your account(s).

OPTING IN

If you live in an “opt-in” state, where we are required to obtain your affirmative consent to share your nonpublic personal information with unaffiliated third parties who do not currently assist us in servicing your account(s) or conducting our business, your advisor is required to obtain your consent before your advisor may take your information with him or her should your advisor leave Financial Security Planning Services, Inc.. **Please note:** You can withdraw your consent at any time by contacting us at 415-927-2555.

OPTING OUT

If you live in an “opt-out” state and do not want your advisor to take your information with him or her should your advisor decide to leave Financial Security Planning Services, Inc. in the future, you have the right to opt out of such disclosure. If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. If you wish to opt out, now or at any time in the future, please complete the form below or contact us at 415-927-2555.

COOKIES

Cookies are very small files placed onto the hard drive of your computer the first time you visit our website that enable our servers to recognize who you are the next time you come back. Contrary to popular belief, cookies do not extract private or personal information from your computer’s memory; rather, they record only information relating to your visit to our site. Financial Security Planning Services, Inc. uses cookies to track usage of the website and to address security issues. We may also use cookies to store your preferences relating to the use of our website. If you do not want to allow our website to place a cookie on your computer, you can change your browser’s settings to deny cookies; however, this may affect your experience with certain features of our website.

SAFEGUARDING YOUR PRIVACY

Financial Security Planning Services, Inc. recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format. Financial Security Planning Services, Inc. authorizes access to your nonpublic personal information only to parties with whom we have executed confidentiality/nondisclosure agreements and who need that information to serve you or assist us in conducting our operations. We maintain physical, electronic, procedural, and contractual safeguards regarding your nonpublic personal information to ensure that we comply with our own policy, industry practices, and federal and state regulations. Financial Security Planning Services, Inc. trains our employees in the proper handling of sensitive information. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

QUESTIONS

You do not have to contact us to benefit from our privacy protections; they apply automatically to all of our customers and former customers. If you have any questions after reading this privacy policy, however, we encourage you to contact us at 415-927-2555.

OPT-OUT FORM

Please note: If you have a joint account, your choice will apply to everyone on your account unless you tell us otherwise.

- Apply my choices only to me.
- I do not want my advisor to share my personal information with another financial institution if my advisor leaves Financial Security Planning Services, Inc.; however, I understand that my advisor may disclose my name, address, phone number, title of my account(s), and my e-mail address to my advisor's new firm.

Name: _____

Address: _____

Account Number(s): _____

Mail to:

Financial Security Planning Services, Inc.
520 Tamalpais Drive – Suite 103
Corte Madera, CA 94925