

Privacy Policy and Practices of Beacon Financial Planning, Inc.

Beacon Financial Planning, Inc. has always valued the trust our customers place in us, and we are committed to the responsible management, use and protection of our customers' personal information. We are proud of our privacy and confidentiality practices, and we want you to know how we protect your information. Please take a moment to review our privacy policy, as described below.

Gathering Information

We treat the information we gather about you in a confidential manner. **Beacon Financial Planning, Inc.** collects information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account.

In order to service your account, **Beacon Financial Planning, Inc.** may collect nonpublic personal, financial and health information from the following sources:

- ◆ Information on applications and related forms such as name, address, Social Security number, assets and income, and medical information if applying for insurance;
- ◆ Information regarding your transactions with us, such as products or services purchased, account balances and payment history;
- ◆ Information from consumer reporting agencies, such as credit relationships;
- ◆ Information from your employer, association, or benefit plan sponsor, such as name, address, Social Security number, assets and income.

Sharing Information

Beacon Financial Planning, Inc. does not disclose any nonpublic personal information about you to anyone, except as permitted or required by law. However, in the course of servicing your account, we may share previously described information about our customers with other service providers such as insurance companies, mutual fund companies, banks or investment firms to effect transactions, provide account maintenance or customer service to your account. We may also disclose your information to other organizations as permitted by law such as government agencies and law-enforcement officials (for example, for tax reporting, or under court order), or to other organizations and individuals with your consent (for example, to your attorney or tax professional).

Safeguarding Privacy

Beacon Financial Planning, Inc. maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information, to ensure that we are complying with our own policy, industry practices, and federal regulations. 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.

*Note: **Beacon Financial Planning, Inc.** will notify customers of our privacy policy at the inception of our business relationship and annually thereafter. Beacon Financial Planning, Inc. reserves the right to change this Privacy Policy at any time, without notice. Beacon Financial Planning, Inc. will notify customers of any modifications on an annual basis.*

Primary Office
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