

## PRIVACY POLICY NOTICE

April 2017

Certified Financial Planners and Investment Advisory Companies are required by Federal law to inform their clients annually of their policies regarding privacy of client information. Financial Planning Concepts of America, Inc. has always safeguarded client information in the highest possible manner and will continue to do so. FPA CFP Practitioners have been and continue to be bound by professional standards that are even more stringent than those required by this new law. We have always protected your privacy. The following is a description of our policy.

We collect personal financial information from clients in order to provide a variety of financial planning services to you. All information is held in confidence, and is not released to anyone outside the firm for any reason other than by your instructions, or as might be required under law.

Pursuant to your agreement with FPC we share information with companies that perform services on our and your behalf. These service providers include Custodians such as Fidelity, Pershing or Schwab who helps us service your accounts by processing transactions, preparing and mailing your account statements, and other forms of customer service you may request.

As a Certified Financial Planner Practitioner, I am prohibited from disclosing confidential client information about you to affiliates and non-affiliated third parties without your specific consent.

We restrict access to all information about you to those employees who must use the information to provide services to you. Their right to further disclose and use the information is prohibited by nondisclosure agreements. In order to guard your personal information, we maintain physical, electronic, and procedural safeguards.

Please give us a call if you have any questions.