

# **Frisco Financial Planning LLC**

## **Privacy Statement**

We respect your privacy. This statement details how we obtain information, what information we share and with whom, and measures we take to ensure your privacy. This statement applies to current and past clients and prospective clients.

### **Sources of information**

- Information provided by you\*.
- Information provided by third parties such as other advisers or financial institutions, family members, doctors, or medical facilities.
- Information provided by publicly-available sources.

Such information may be in verbal, electronic, or written form. We use reasonable means to verify the accuracy of information obtained from sources other than you. We assume that information provided by you is accurate and fully disclosed.

*\* We ask that you remove social security numbers and account numbers from any material that you provide to us (the best protection you have against misappropriated information is not disclosing it).*

### **Who we share information with**

- Current legally married spouses. We freely share information with the current legal spouse of a client. We consider current husband and wife to be a "joint client." This policy is effective even though we only require one spouse's signature on our client agreement.

Any information that we communicate to one spouse is considered to be relayed by the recipient to the other spouse.

It is your responsibility to notify us promptly of any marital status change and/or electronic mail address change(s). References in this privacy statement and in our client agreement and disclosure brochure to "you" or "client" refer to either husband or wife or both.

- Parties that you give us express consent to share information with (although it is our preference that you share any desired information directly with such third parties).
- Any party, when required by law.

### **Electronic information storage**

We store information such as planning documents, investment statements, tax information, meeting and conversation notes, and other items electronically. Such information may be stored on "local" workstations as well as on "cloud-based" internet servers.

Local workstation data is encrypted and password-protected. "Cloud-based" services that we use employ password protection and 128 bit SSL encryption to protect your information. Additionally, several of the services we use provide additional security such as server-level data encryption and/or 24/7 on-site security.

If we become aware of a security breach that might compromise your personal information, it is our policy to notify you promptly.

### **Non-electronic information storage**

We limit non-electronic information storage to a small collection of current client work papers. We follow reasonable measures to protect such documents including the use of locked file cabinets and offices.

### **Electronic communications**

We consider social security numbers, account numbers, dates of birth, and specific health-related conditions to be confidential information and we will not send these items electronically without using a password-protected document and/or encrypted e-mail or similar means.

We consider financial information such as account types, account values, statements of financial condition, and specifics to your financial plan (ie, assumptions, recommendations, and illustrations) as semi-confidential. This means we will use unprotected electronic means to communicate such items to you but we will not communicate such information directly to other parties (except as detailed above). In short, you agree that for such semi-confidential information, the ease of unsecured electronic communication outweighs the possibility of such information being intercepted by others.

We use several third party internet communication services to communicate with clients. By providing us with your email address, you give us permission to communicate with you via e-mail and via such services. We will not give away or sell your e-mail address to any other third parties.

### **Employees and contractors**

This privacy statement applies to all employees and contractors of our company. When possible, we limit employee and contractor access to certain information and we use reasonable measures to prevent the unauthorized release of your information.

