



Privacy Policy

Family Investment Center is committed to safeguarding the confidential information of our clients. We hold all personal data provided to us in the strictest confidence. Indeed, we require your specific permission before we will discuss your affairs with anyone external to the firm. The information we compile includes anything collected from your prior advisors, provided by you on our questionnaires and applications, or from statements and other sources that you give us.

We have *never* disclosed information to nonaffiliated third parties (such as brokerage firms, credit-card or insurance companies,) except as permitted by law, or in carrying out the duties for which you retained us. We do not anticipate any change to this policy, and, in the unlikely event that we were to change it, we will contact you prior to such a change and give you the option to protect your data.

As you know, we use health and financial information that you give us to assist you in meeting your personal financial goals while guarding against any perceived or real infringements of your privacy rights. Our policy with respect to personal information is as follows:

- We limit access to information to only those employees who have a business or professional reason for knowing it, and only to nonaffiliated parties as permitted or required by law – for example, federal regulations permit us to share a limited amount of information with brokerage firms in order to transact business on your behalf, and federal and state regulators, in the course of inspecting us may also have access to your data.
- We maintain a secure physical office and take reasonable safeguards to protect your privacy in our filing and computer systems.
- For unaffiliated third parties that require access to your personal information (such as a brokerage firm,) we also require strict confidentiality in our agreements with them and expect them to keep this information private.
- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.
- Disclosure of private client information is an offense subjecting employees to termination.
- We will maintain your files, with your data, as long as you are a client, and for as long thereafter as may be required by law and the CFP Board Code of Ethics and Professional Responsibility. After this required period of retention, all such information will be appropriately destroyed.

While none of this is new for us, recent federal legislation, the Graham-Leach-Bliley Act, requires that financial institutions communicate privacy policies in writing. If more questions have been raised than answered, please let us know and we will do our best to answer your questions.