

01/01/2021

PRIVACY POLICY

In order to provide services to you, **Integrated Financial Planning, P.C. ("IFP")** must acquire current and accurate financial and personal information about you. **IFP** will protect the information which has been acquired in a manner that is safe, secure and professional. **IFP** and its employees are committed to protecting your privacy and safeguarding information about you.

Safeguarding Customer Information

We collect non-public verbal and written customer information, directly from our clients and indirectly from third parties, and use such information for evaluation, registration, licensing or related consulting services.

During regular business hours access to customer information is monitored so that only those with approval may access client related files. During hours in which the company is not in operation, customer information is secured.

No individual who is not so authorized is given access to obtain personal and financial customer information or is permitted to share such information in any manner without the specific consent of a firm principal. Failure to observe **IFP** procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

Sharing Nonpublic Personal and Financial Information

IFP is committed to the protection and privacy of its customers' and consumers' personal and financial information. **IFP** will not share client or former client information with any affiliated or nonaffiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of **IFP's** business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement; or
- In any circumstances with the customer's instruction or consent.

It is the policy of **Integrated Financial Planning, P.C.** not to share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Clients and former clients may opt out from our sharing of information with the aforementioned third parties by notifying us by telephone, mail, fax, email or in person.

Should you have any questions regarding the above, please contact **Paul A. Lemon, CPA, CFP, President of Integrated Financial Planning, P.C., at (970) 259-6739.**