# Sensible Financial Privacy Policy Notice

**Sensible Financial** keeps clients' sensitive information secure and confidential. This notice explains our policies and procedures for dealing with the personal and financial information you may provide us from time to time.

**Definitions**:

- *Personal information* includes, but is not limited to, your name, address, social security or tax ID number, dates of birth, contact information, employer information, and information about your family – children and their ages, etc. Personal information may also relate to beneficiaries and trustees where applicable.
- *Financial information* includes information about income, assets and taxes. Also included is information about other financial provider relationships that you may have.
- *Plan information* includes information about your life goals, in both financial and non-financial terms.
- *Protected information* includes personal, financial, and plan information.

## Information Collection and Usage

We collect financial and personal information about our clients, their spouses or significant others, and their children, in connection with developing financial and investment plans, and in connection with other activities relating to our clients' insurance, retirement benefits, and estates. This information is used by authorized company personnel solely for these purposes, and it may be integrated into our databases for statistical and audit purposes.

Unless permitted by law or specifically agreed upon contractually, we will collect information from sources other than our clients only with written authorization.

We may also perform analyses across our client base from time to time to provide our clients and ourselves with perspectives on the nature of **Sensible Financial's** client base and the actions that clients are taking. In such cases, any outside analysts we might hire would not be given access to your personal identifiers.

## Information Disclosure and Dissemination

We have arrangements with multiple third-party service providers. They may have access to your account information only to provide services on your behalf. We do not share protected information with credit rating agencies.

We do not share any information you disclose to us with anyone outside of **Sensible Financial** for marketing purposes. We do not sell customer lists or other protected information.

Of course, if **Sensible Financial** is compelled by law, by court order, or by regulatory agency requirements to disclose your protected information, we will comply.

Within **Sensible Financial**, we limit access to your information to staff members who need to know it in order to provide service to you.

## Safeguarding Your Information

We have internal policies and procedures to maintain the privacy of our clients' protected information. These guidelines govern our transmission, storage and disposal of paper and electronic information. They also specify how to prevent damage and unauthorized access to systems and data.

## Client Correspondence

Unless you opt-out, we will

- Send you **Sensible Financial** publications that we believe may be of interest to you;
- Suggest **Sensible Financial** services that we believe you may find valuable.

We may change these policies, standards and procedures at any time. If there are material changes, we will notify you.