

Trillium Valley Financial Planning Privacy Policy

The financial planning process requires collection of personal information in connection with any services or potential services provided by Trillium Valley Financial Planning, LLC ("TVFP"). As an independent financial planning firm, TVFP is committed to safeguarding the confidential information of all current, former, and potential clients. TVFP holds all personal information provided to our firm in the strictest confidence.

We do not disclose personal information to nonaffiliated third parties, except as required by law or with the client's written consent. If TVFP were to change its policy, TVFP is required to inform the client first before making any change.

Our policy with respect to a client's personal information is summarized below:

Information Kept Private: Sharing Limited to Need to Know

Access to a client's information is strictly limited to the employees and agents of TVFP who have a business or professional reason for accessing the client's information.

We do not share information with nonaffiliated parties except as required or permitted by law, or with the client's written consent. Any nonaffiliated third party that requires access to the client's personal information is required keep all interactions confidential and that all information be kept private. (Nonaffiliated third parties include financial service companies, consultants, and auditors.) For example, federal and state regulators may audit firm records as permitted by law. Federal regulations permit TVFP to share a limited amount of information when discussing a client's financial situation with their accountant or attorney.

TVFP does not provide the client's personal information to mailing list vendors or solicitors.

Secure Environment

TVFP maintains a secure office and computer environment to ensure the client's information is protected from reasonable risk.

Categories of Information Collected

The personal information provided by the client to TVFP depends on the type and scope of services provided. All information will be limited to the extent needed for the planning process. The information may include

- Personal finances and insurance;
- Personal short and long range goals;
- Personal health information, including information about other family member's;
- Financial transactions between the client and third parties, including brokerage and mutual fund statements, loan documents, retirement plan documents, paycheck stubs, trust accounts, wills and other applicable legal documents;
- Tax forms
- Consumer credit and other data reporting agencies.

Maintenance of Information

TVFP maintains personal information about the client for the duration of the engagement with TVFP and for the period that such records are required to be maintained by federal and state laws, and consistent with the CFP Board's Standards of Professional Conduct.