

Privacy Policy

Effective: January 31, 2025

Our Commitment to You

Florek Financial, LLC (“Florek” or the “Advisor”) is committed to safeguarding the use of personal information of our clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Florek (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Florek does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect?

Florek collects the following from you: social security or taxpayer identification numbers, names, addresses, phone numbers, account information, assets/liabilities, income/expenses, investment activity, experience and goals. We require that you provide current and accurate financial and personal information.

What information do we collect from other sources?

Florek may collect the following from others: other advisory agreement and legal documents, transaction information with us or others, account applications and forms, and all other information needed to service client accounts.

How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our advisors are trained on their responsibilities to protect client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies and other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions, general account maintenance, responding to regulators or legal investigations and our auditors.	Yes	No
Marketing Purposes Florek will only share information for purposes of servicing your accounts, not for marketing purposes. We do not disclose, and do not intend to disclose, personal information with non-affiliated third parties to offer you services.	No	Not Shared
Authorized Users Your non-public information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
Information About Former Clients Florek does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients	No	Not Shared

State-specific Regulations

Massachusetts	<p>In response to a Massachusetts law, clients must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We will seek your signed declaration allowing us to share confidential information with non-affiliated third parties and that without this authorization we are prohibited from sharing this information with non-affiliated parties.</p> <p>We may disclose non-public personal information to service providers with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. These service providers are obligated to maintain confidentiality of your information.</p>
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Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically, we may revise this Policy, and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask any questions or voice any concerns, as well as obtain a copy of our current Privacy Policy, by contacting us at (781) 934-9400.