

The Art and Science of Successful Planning

Customer Information Privacy Principles

Date: March 12, 2025

Like most industries today, the financial services industry is rapidly being shaped by technology, which is literally changing the way we do business. To be successful in this environment, we must continue to insure that our customers are confident that we will manage their financial affairs expertly and confidentially.

At The Art and Science of Successful Planning, our customers have access to a broad range of products and services from basic banking products to investments, mortgages, insurance, and online banking. To deliver these products and services as effectively and conveniently as possible, it is essential that we use technology to manage and maintain certain customer information.

We want to assure all of our customers that whenever information is used, it is done with discretion. The safeguarding of customer information is an issue we take seriously at the Art and Science of Successful Planning. To affirm our continuing commitment to the proper use of customer information, we have set forth the following Privacy Principles it is these Privacy Principles that guide us in serving the privacy needs of our customers.

1. **Recognition of a Customer's expectation of Privacy:** At the Art and Science of Successful Planning, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. Thus, the safekeeping of customer information is a priority for the Art and Science of Successful Planning.
2. **Use, Collection, and Retention of Customer Information:** The Art and Science of Successful Planning limits the use, collection and retention of customer information to what we believe is necessary or useful to conduct business, provide quality service, and offer products, services, and other opportunities that may be of interest to our customers.
3. **Maintenance of Accurate Information:** The Art and Science of Successful Planning recognizes that it must maintain accurate customer records. Therefore, The Art of Science of Successful Planning has established procedures to maintain the accuracy of customer information and to keep such information current and complete. These procedures include responding to correct inaccurate information in a timely manner.
4. **Limit Employee Access to Information:** At The Art and Science of Successful Planning, employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated on the importance of maintaining confidentiality of customer information and on these Privacy Principles. Because of the importance of these issues, all The Art and Science of Successful Planning employees are responsible for maintaining the confidentiality of customer information and employees who violate these Privacy Principles will be subject to disciplinary measures.
5. **Protection of Information via Established Security Procedures:** The Art and Science of Successful Planning recognizes that a fundamental element of maintaining effective customer privacy procedures is to provide reasonable protection to guard against any unauthorized access to customer information.

6. **Restrictions on the Disclosure of Customer Information:** When it comes to sharing customer information with unaffiliated companies, The Art and Science of Successful Planning places strict limits on who receives specific information about customer accounts and other personally identifiable data, The Art and Science of Successful Planning may share information with such companies if they provide a product or service that may benefit our customers. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our customers.

We share the minimum amount of information necessary for that company to offer its product or service. We may also share information with unaffiliated companies that assist us in providing our product and services to our customers; in the normal course of our business (for example, with consumers reporting agencies and government agencies); when legally required or permitted in connection with fraud investigations and litigation; in connection with acquisitions and sales; and at the request or with the permission of a customer.

7. **Maintaining Customer Privacy in Business relationships with Third Parties:** If we provide personally identifiable customer information to a third party with which we have a business relationship, we will insist that the third party keep such information confidential, consistent with the conduct of our business relationship.
8. **Disclosure of Privacy Principles to Customers:** The Art and Science of Successful Planning recognize and respect the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed these Privacy Principles which are made readily available to our customers. Customers who have questions about these Privacy Principles or have questions about the privacy of their customer information should call Tyler G. Harrelson at (239) 489-0084 or e-mail him at tylergharrelson@ASofSP.com

These Privacy Principles apply to individuals, and we reserve the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights and do not modify or amend any agreements we have with our customers.

- I understand and agree to the terms of the Privacy Principles as listed above and give my permission to The Art and Science of Successful Planning to disclose personal financial information to any affiliated third party.
- I understand the terms of the Privacy Principles as listed above and do not wish to have The Art and Science of Successful Planning disclose any financial information to any non affiliated third party.
- I understand the terms of the Privacy Principles as listed above and do not wish to have The Art and Science of Successful Planning disclose any financial information to any third party.

Client Signature

Date

Print Name