

FINANCIAL PLANNING ASSOCIATES, INC.

A Registered Investment Advisor

Carl D. Goodin, Pres.
Certified Financial Planner

PRIVACY NOTICE

This notice is provided to clients of Financial Planning Associates, Inc. (The Advisor) concerning the use of client information. It is our policy to hold information about our clients in strict confidence. However, certain circumstances may require disclosure of client information to certain parties as noted below.

Information We Collect: In order to provide financial advice to you, our client, it is necessary that we obtain non-public personal information about you. Such information might include the following:

1. Information about your financial goals and current situation, including assets, liabilities, etc.;
2. Information we receive from you on account applications or insurance policies, such as your address, date of birth, social security number, health conditions, etc.;
3. Information about your transactions; and
4. Information received from credit or service bureaus or other third parties, such as your credit history or employment status.

Categories of Information We Disclose: We may disclose all information that we collect when necessary as stated below. We do not sell customer lists and will not sell your name to telemarketers.

Categories of Parties to Whom We Disclose: We will not disclose information about you, except under the following circumstances:

1. To employees of The Advisor as necessary to fulfill our duties to you;
2. To entities that perform services for The Advisor, or function on our behalf, such as Charles Schwab and Company, or certain software vendors or consultants;
3. To consumer reporting agencies as required;
4. To your attorney, trustee or anyone else who represents you in a fiduciary capacity;
5. To our attorneys, accountants or auditors; and
6. To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information in order to provide services and/or products in fulfillment of their duty to you. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Complaint Notification: Please direct complaints to: **Financial Planning Associates, Inc., 300 Ozark Trail Drive, #215, Ellisville, MO 63011, Phone: 636.527.5010.**

Changes to This Privacy Policy: If we make any substantial changes in the way we use or disseminate confidential information, we will notify you. If you have any questions concerning this Privacy Policy, please contact Carl Goodin at: **Financial Planning Associates, Inc., 300 Ozark Trail Drive, #215, Ellisville, MO 63011, Phone: 636.527.5010.**