

O'Brien Financial Planning, Inc. Privacy Policy Notice

I. We do not and will not ever sell customer information.

II. We do not provide customer information to persons or entities outside of O'Brien Financial Planning, Inc. ("OBFP"), its affiliates, and its partners for their own marketing purposes, other than as described below.

III. We afford prospective customers, former customers, and existing customers the same protection regarding the use of personal information.

IV. We will not share any information (except for what is a matter of public record or as necessary to provide our services to you) with any unrelated entity or participants in your transactions without your consent, except as described below.

I. Information Gathering

Due to the nature of our services, from time to time, we or our affiliates must obtain non-public, personal information about you, which may include the following:

- Information on new customer account forms, applications, tax returns, questionnaires, or other forms including your name, address, social security number, assets, and income.
- Information from a consumer report, including credit worthiness, credit history, and other information.
- Information about your transactions with us, our affiliates, or others, including account numbers and balances, payment histories, and loan or deposit balances.
- Information collected through an Internet "cookie" (an information collecting device from a web server).
- Proof of identity for compliance with Federal Anti-Money Laundering regulations.
- Other information as deemed necessary under the Patriot Act or Sarbanes-Oxley.

II. Information that We Share

We use or share information in a limited and carefully controlled manner. We use or share your information in order to verify your identity and protect you against fraud, enable us to complete transactions quickly and efficiently, determine the right services to meet your needs, and to provide you with proper customer service. Examples of customer information that we may share include:

- Information required by lending and/or regulatory agencies as part of the overall investment process.
- Information we receive from you such as your name, address, social security number, assets, and income, as provided, for example, on account applications.
- Information we receive from affiliates, credit reporting agencies, and other third parties not affiliated with us, such as your creditworthiness and credit history.

We disclose information to unaffiliated third parties in limited circumstances for the purpose of providing various services to you. These unaffiliated third parties may include:

- Companies that perform services for your account that we do not provide ourselves. Such services may include lending services, closing, title, accounting, and legal;
- Companies that will help protect your account from fraud;
- Companies that provide services necessary to effect a transaction that you request or to service your account;
- Broker dealers, industry representatives, and other agencies who rate us or assess our compliance with industry standards; and
- Government agencies, courts, parties to lawsuits, regulators (in response to subpoenas) or otherwise as required by law. In such cases, we share only the information that we are required or authorized to share.

III. Confidentiality and Security

The security of your personal and financial information is important to us. We maintain physical, electronic, and procedural security measures to protect your information.

All employees are instructed to protect the confidentiality of your personal information as described in this policy, which are strictly enforced.

IV. Former Customers

If you end your relationship with OBFP, we will continue to adhere to the policies and practices described in our privacy notice, as amended from time to time.

At OBFP, maintaining our investors' trust and confidence is our top priority. We have made a conscious effort and commitment to safeguarding your personal information and to providing you with facts about how this information could be shared.

V. Website Links

Our website contains links to other web sites. We are not responsible for the privacy practices or the content of such websites. Please call if you have any questions, because your privacy, our professional ethics and the ability to provide you with quality financial services are very important to us.