



Your Path to
PROSPEROUS LIVING



Client Privacy Policy

At Francis Financial, Inc., an independent, fee-only financial planning firm, we want to let you know where we stand on a crucial topic: customer information and privacy. We are committed to safeguarding the confidential information of each of our clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by Francis Financial, Inc. We have never disclosed information to nonaffiliated third parties, except as described in this Privacy Statement or as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals, while guarding against any real or perceived infringements of your rights of privacy. How we deal with your personal information is contained in our privacy policy below.

Privacy Policy

- We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law.
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances and information about your health to the extent that it is needed for the planning process.
- For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.
- We do not provide your personally identifiable information to mailing-list vendors or solicitors for any purpose.
- We will maintain personally identifiable information about you during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.

Francis Financial, Inc., may share your personally identifiable information with the Certified Financial Planner Board of Standards Inc. (CFP Board) as part of complying with the CFP Board's Code of Ethics and Professional Responsibility. The firm may share information with the CFP Board during a potential CFP Board investigation to expedite the process for all parties. If you prefer that we do not disclose your nonpublic personal information to the CFP Board, simply opt out of this disclosure by sending an e-mail to stacy@francisfinancial.com.

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