

Privacy Statement

Our Promise to You

One of the most important values we have is maintaining the trust of our clients. The key to doing this is protecting clients' privacy and personal information. The following notice is being provided pursuant to the Privacy of Consumer Financial Information (Regulation S-P) rule issued by the Securities and Exchange Commission.

Key Elements of our Privacy Policies

- We gather personal information about you to establish accounts at financial institutions.
- We do not share your information with any companies for marketing or other purposes.
- You can control the method and the content of the communications we send to you.

Why do we gather information?

We gather information from you for the purpose of establishing accounts at financial institutions. We gather this information not only to open any necessary accounts, but also to comply with state and federal laws, including tax laws and anti-money laundering laws.

What information do we gather?

The information we collect directly from you includes information required to communicate with you and information to identify who you are. Information that we require to communicate with you includes your name, mailing address, phone number, email address, and fax number. Information that we require to determine who you are, also known as non-public information, includes but is not limited to your Social Security number, Driver's License number, date of birth, and employer name and address.

When do we obtain information?

Our firm does not collect any non-public personal information about you from any sources other than you without obtaining your prior consent.

We collect non-public personal information about you from the following sources:

- Information we receive on applications or forms completed by you or from information you provide us with.
- Information about your transactions with us.

How do we use your personal information?

We only use your public and non-public personal information as appropriate to provide you with quality service and to establish accounts at financial institutions that you have consented to.

Should you terminate your services with Plan Ahead Financial Management, Inc., we will retain your personal information as needed to comply with regulatory requirements.

How do we protect your personal information when communicating via email?

We “Password Protect” any document that contains your Social Security Number, or other sensitive personal data, when delivering that document via email to either your or financial institutions where you hold accounts.

Do you use Artificial Intelligence?

We periodically use Artificial Intelligence products for a variety of purposes. However, these products do not have access to your non-public personal information.

What information do we share?

We do not disclose any non-public personal information about you to anyone, other than state or federal regulatory agencies (i.e. Texas State Securities Board, Securities and Exchange Commission), without your prior consent.

We do not disclose any of your non-public personal information when using Artificial Intelligence products.

What steps do we take to safeguard your information?

We maintain robust physical, electronic and procedural safeguards that follow industry best practices to guard your non-public personal information.

We currently subscribe to a real-time data monitoring service run by a security consulting firm. The primary reason for subscribing to this service is to ensure any traffic into or out of our servers is legitimate, and to alert us if some unauthorized party is trying to gain access. This service allows us to blacklist unauthorized sources to ensure they do not gain access to our systems.

How will I know if there are any changes to this Privacy Statement?

If we materially change this Privacy Statement, the revised Privacy Statement will promptly be posted to our website, and we will notify you of such changes via email. Additionally, this Privacy Statement has a revision date in the lower right corner indicating when it was last revised. You should review this Privacy Statement periodically to remain informed of any changes.

What if I have questions, complaints, or comments about privacy matters?

We are strongly committed to our relationship with you and want to be sure you understand the steps we have taken to protect your personal information. Please call us if you should have any questions, complaints, or comments.