

Our Privacy Policy

Expat Financial Planning respects the privacy of all clients and prospective clients, both past and present. It is recognized that you have entrusted our firm with nonpublic personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

We collect personal information about clients from the following sources:

- **Information clients provide to complete their financial plan or investment recommendation**
- **Information clients provide in engagement agreements, account applications, and other documents Completed in connection with the opening and maintenance of their accounts**
- **Information clients provide verbally**
- **Information received from service providers, such as custodians, about client transactions**

Our firm does not disclose nonpublic personal information about our clients to anyone, except in the following circumstances:

- **When required to provide services our clients have requested**
- **When our clients have specifically authorized us to do so**
- **When required during the course of a firm assessment (i.e., independent audit)**
- **When permitted or required by law (i.e., periodic regulatory examination)**

Within our firm, access to client information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices are confidential and they are instructed to not discuss client information with

someone else that may request information about an account unless they are specifically authorized in writing by the client to do so. This includes, for example, providing information about a spouse's IRA account or to adult children about parents' accounts, etc.

To ensure security and confidentiality, our firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information.