

**MICHAEL GARBER FINANCIAL PLANNING**  
PRIVACY NOTICE

**Michael Garber Financial Planning (MGFP) is committed to safeguarding the confidential information of all current, former, and potential clients.**

All personal information provided to our firm is held in the strictest confidence. These records include personal information we collect from you in connection with any services or potential services provided by MGFP.

We have never disclosed information to non-affiliated third parties, except as required by law or by your consent, 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.

We use your information in helping you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.

Our policy with respect to personal information about you is listed below:

**Information Kept Private; Sharing Limited to Need to Know**

Access to your information is limited. Only employees and agents who have a business or professional reason for knowing your information are allowed access.

We do not share information with non-affiliated parties except as required or permitted by law or by your consent. 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. For example, federal and state regulators may review firm records as permitted under law. Federal regulations permit us to share a limited amount of information about you so that our firm can discuss your financial situation with your accountant or lawyer.

We do not provide your personally identifiable information to mailing list vendors or solicitors.

**Safeguards**

We have established safeguards to protect the security and confidentiality of customer records and information.

Physical Security

- Employees are to shred discarded paper records.
- Employees are to erase/destroy electronic media before discarding.
- Computer systems are secure and restricted to employee access only.
- The office is secure and restricted from access by outside parties when employees are not present.

Administrative Security

- Michael Garber is the designated person responsible for monitoring internal access to customer records and information and determining who has access rights to covered information.
- The designated person will periodically identify and assess the risks that may threaten protected information and adjust procedures to account for changes in technology, the sensitivity of the protected information, and internal or external threats to information security.
- The designated person shall train employees in records safeguarding and records disposal.

#### Technical Safeguards

- All employees will enter into a confidentiality agreement upon employment.
- Employees shall take other reasonable steps in protecting customer records as may be necessary from time to time.

#### Safeguards Rule Applicable to State RIAs

- We have adopted an information security program to include security procedures and protection against system failures.
- MGFP will notify customers promptly if their nonpublic personal information is subject to unauthorized access.
- Employees sign confidentiality agreements with Michael Garber Financial Planning.
- We train employees on procedures and implement controls for access to information.

#### **Categories of Information Collected**

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement.

These categories may include information:

- about your personal finances and insurance;
- about your personal goals, dreams, and health to the extent needed for the planning process;
- about transactions between you and third parties; and
- from consumer reporting agencies.

We never collect account passwords or other information which would allow access to your accounts.

#### **Maintenance of Information**

Personally identifiable information about you will be maintained during the time you are a client, and for the time 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.