PRIVACY NOTICE

Accountable Financial Planning LLC is committed to safeguarding the personal information of all current, former, and potential clients. We have uniquely personal relationships with our clients and help them with important financial matters. All personal information provided to us is held in the strictest of confidence. We are bound by professional standards of confidentiality that are even more stringent than those required by law.

Collection of Information

We collect nonpublic personal information about our clients. The type and extent of information we collect depends on the scope of the client engagement, but may include the following:

- Information about a client's personal finances, investments, insurance, and income taxes.
- Information about a client's personal, professional, academic, and business goals.
- Information about a client's legal and estate planning documents.
- Information about a client's transactions with us or third parties.

We collect nonpublic personal information about our clients from various sources, including:

- Directly from a client via in-person and telephone conversations, written correspondence, and e-mail.
- Indirectly from a client via data gathering forms, applications, and other documents supplied by the client.
- From others, as authorized by the client.

Disclosure of Information

For all current, former, and potential clients, we do not disclose any nonpublic personal information obtained in the course of our practice, except as permitted by applicable law or regulation or by client consent.

Permitted disclosures include the following:

- Disclosure of information to our employees as necessary to provide the services the client has requested or authorized, or to maintain and service the client's account.
- Disclosure of information as required by regulatory authorities or law enforcement officials who have jurisdiction over Accountable Financial Planning LLC, or as otherwise required by any applicable law.
- With client consent, disclosure of information to unaffiliated third parties, including insurance agents, attorneys, accountants, and mortgage lenders as required to conduct business on a client's behalf. Clients may opt out from our sharing information with these unaffiliated third parties at any time by notifying us by telephone, mail, fax, email, or in person.

In all such situations, we stress the confidential nature of the information being shared.

Safeguarding of Information

We retain records of our clients' personal information in order to provide them with ongoing service and assistance and to comply with professional guidelines and federal and state securities laws. In order to safeguard our clients' nonpublic personal information, we restrict access and maintain physical, electronic, and procedural safeguards that comply with our professional standards.

We take very seriously our responsibility to maintain the confidentiality of the personal information of our current, former, and potential clients. Please feel free to contact us if you have any questions about this notice or our policy.

Accountable Financial Planning LLC

Andrew L. Kerns
Kathryn C. Kerns
Principals