

## Privacy Policy

Abby Kovach Financial Planning, LLC (AKFP) is committed to safeguarding the confidentiality, integrity, and security of the personal information that is entrusted to us by all current, former, and potential clients. AKFP will regard any information provided by you as confidential, and the financial plan provided by AKFP shall be confidential, with disclosure only upon such terms and to third parties as designated by you in writing, as needed to resolve disputes, or as required by law.

### Categories of Information Collected

The categories of non-public personal information (NPI) that we collect from you depend on the scope of the client engagement and may include information:

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

### Protection of Your Information

Access to confidential personal information will be restricted to staff who need to know the information to provide advisory services. AKFP will provide a reasonable means to prevent NPI from being disclosed to non-affiliated parties, including the implementation of physical, electronic, and procedural safeguards that comply with regulatory standards. We do not share client information with other companies for marketing or sales purposes.

AKFP will not require the client to write a letter to opt out. However, there are no opt out rights for the release of NPI AKFP makes to service providers. At this time, the only service providers to whom AKFP might potentially release information are the emergency back-up designees and any administrative support professionals they may employ who would use client name, address, phone and/or e-mail addresses to contact clients if Abby Kovach were temporarily or permanently unable to continue her role in the business. These individuals would have access client appointments scheduled on AKFP's calendar as well as a record of payments received for services that may or may not have been fully completed and delivered. Furthermore, they would have access to client files so that, with written permission from an individual client, they could transfer the files to a new advisor of the client's choosing. AKFP will enter into a written arrangement that requires any service provider to maintain confidentiality of client NPI.

For reference, opt out rights typically do not apply to disclosure of NPI in the following circumstances:

- Client has consented to and not revoked the disclosure.
- Resolving client disputes or inquiries.
- Personnel holding legal or beneficial interest relating to the client.
- Persons acting in a fiduciary capacity on behalf of the client.
- Providing information to regulatory agencies assessing AKFP's compliance with regulations.
- When required, to AKFP's legal counsel, consultants, accountants, auditors, etc.
- In connection with a merger or sale of AKFP.

### Maintenance of Information

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

We use your information to help you meet your personal financial goals while guarding against any real or perceived infringement of your rights of privacy. We will notify you in advance if our privacy policy is expected to change.