

# Privacy Policy

## February 2024

Spencer Financial Planning, LLC (“SFP”) recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. SFP will not disclose your personal information to anyone, except as described below. We will not sell your personal information. SFP will provide this privacy statement to all clients annually.

We want our clients to understand what information we collect, how we use it, and how we protect your personal information.

### **Why We Collect Your Information**

We gather information about you so that we can:

- Help design and implement the investment / financial planning services we provide you; and
- Comply with the Federal and State laws and regulations that govern us.

### **What Information We Collect and Maintain**

We may collect the following types of “nonpublic personal information” about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, social security number, date of birth, and financial information.
- Information that we generate to service your financial needs.
- Information that we may receive from third parties with respect to your financial profile.

### **What Information We Disclose**

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. This will be done only when it is necessary in order to provide financial planning, tax planning, or investment management services to you. For example, we may disclose your personal information in limited circumstances to various service providers, independent contractors hired by SFP to provide services to you, or a financial planner who takes over for SFP due to Keith Spencer’s incapacity or inability to serve you. Additionally, your personal information may be inputted into various systems, such as our financial planning software or client relationship management software, that is used to provide financial planning, tax planning, or investment management services to you.

At times you may opt out of SFP sharing information with certain unaffiliated third parties for these purposes. You may contact us to discuss your concerns and preferences.

Otherwise, SFP will not disclose any personal information about you or your account(s) unless at least one of the following conditions is met:

- We receive your prior written consent;
- We have documentation that the recipient is your authorized representative; or
- We are required by law to disclose information to the recipient.

### **How We Protect Your Personal Information**

Privacy is extremely important to SFP. We restrict and limit access to client information only to those who need it to carry out their business functions. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information.