

FORWARD FINANCIAL PLANNING PRIVACY NOTICE

Forward Financial Planning is committed to maintaining the confidentiality, integrity, and security of the personal information that is entrusted to us. This Privacy Notice gives you information on how Forward Financial Planning collects uses and protects your non-public personal information. It is provided to you in accordance with provisions of the Gramm-Leach-Bliley Act.

The categories of non-public personal information that Forward Financial Planning collects from you may include information about your personal finances; information about transactions between you and third parties; information from consumer reporting agencies, e.g., credit reports; and information about your health to the extent that it is needed for the financial advisory process. We use this information to help you meet your personal financial goals.

Where necessary as part of our services to you, and with your permission, we may disclose limited information to other professionals with which you have an established relationship, such as attorneys, accountants, mortgage lenders, and bankers. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, e-mail, or in person.

In addition, we may also disclose information to other nonaffiliated third parties as required or permitted by law. Examples of this include:

- Disclosure to securities regulators for the purposes of monitoring and enforcing securities laws
- Disclosure necessary to effect, administer or enforce a transaction requested or authorized by you
- Disclosure to nonaffiliated third parties that perform services or functions on behalf of Forward Financial Planning. An example of this is the outsourcing of administrative functions to independent contractors. We enforce strict confidentiality agreements with these nonaffiliated third parties.

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

We maintain a secure office and use computer intrusion detection and firewall software to help ensure that your non-public personal information is not placed at unreasonable risk.

Personally identifiable information will be maintained during the time you are a client, and for any period after that as required by federal and/or state securities laws and consistent with the CFP® Board Code of Ethics and Professional Responsibility. After that time, the information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We will also provide our Privacy Notice to you annually, in writing. Former clients will not receive these notifications or annual mailings, but the other provisions of our privacy policy will still apply.