

PRIVACY POLICY

OUR MISSION is to develop relationships with many people by providing a superior financial planning and investment management service. In doing so, we help clients to lessen the burden of money management. We understand your concerns about safeguarding your information. We assure you that we are continually monitoring and updating our methods for your utmost security. Under the 1999 Gramm Leach-Bliley Act, we are required to disclose our following Privacy Policy to you. Please read it carefully. It is our hope that this Policy will give you a clear understanding of how we collect, store, and safeguard your information.

It is important that we collect and maintain accurate information about you. Such information may include (but is not limited to):

PERSONAL AND/OR FAMILY

Legal name, date of birth, social security number, address, phone number, e-mail address, occupation, health concern, goals, and objectives.

PERSONAL AND/OR FAMILY

Tax returns, investment accounts, balance sheet, cash flow, retirement accounts, salary, company benefits, health and casualty insurance, estate plan, business, direct family members' financial data.

SOME PRIVATE INFORMATION MAY BE DISCLOSED AS FOLLOWS:

- Clients opening investment accounts with Charles Schwab & Co., Inc., T.D. Ameritrade, and/or Fidelity Institutional Wealth Services disclose personal information that is submitted on account application and maintenance forms. Financial Consulate provides no additional information to Charles Schwab, T.D. Ameritrade and/or Fidelity Institutional Wealth Services.
- Financial Consulate also discloses information, as directed by the client, to banks, mortgage brokers, lawyers, accountants, and insurance agents.
- Financial Consulate will from time to time contract service with third party providers for Technology and other services. In the nature of these services being provided the vendor may have access to the Consulate's data. Third party providers are reviewed carefully and non-disclosure agreements are established with these vendors.
- Financial Consulate provides no information to marketing companies with exception of its own privately contracted Marketing providers and and marketing technology providers .
- When a client is no longer associated with Financial Consulate, we disclose information on that client only as directed by that client or by law.
- Any information disclosed under the Fair Credit Reporting Act is submitted only upon written consent by the client.

In certain circumstances, The Financial Consulate Inc. is permitted to share client non-public personal information with non-affiliated third parties without providing the client notice of and an opportunity to opt out. Such circumstances include sharing information:

- With a non-affiliate if necessary to effect, administer, or enforce a transaction that a client requests or authorizes
- In connection with processing or servicing a financial product or service a client authorizes
- In connection with maintaining or servicing the customer's account with the institution.

Under these exceptions, The Financial Consulate Inc. does not need to provide the client the opportunity to opt out before sharing the client's non-public personal information with a non-affiliated broker/dealer in order to execute trades the client has authorized with a non-affiliated custodian that holds securities on behalf of the client.

PROTECTION OF YOUR INFORMATION IN THE FOLLOWING MANNER:

- Our office is not accessible by any person other than Financial Consulate employees and the office building landlord. Clients, delivery people, solicitors, and housekeeping have access only when Financial Consulate employees are present.
- All information collected is held in either lockable file cabinets or secured computer systems. All computer systems and servers are individually password protected and monitored.
- All Financial Consulate employees are instructed in the sensitivity of client information. All documents with any client information are shredded before disposal.
- All Financial Consulate employees are instructed to question any non-employee in the office and alert the Chief Compliance Officer immediately
- Financial Consulate will not sell, barter, or trade confidential personal information.
- Financial Consulate supervises the security of third party systems to ensure security standards are upheld.
- Financial Consulate uses your personal information to fulfill our regulatory obligations and to help us deliver the best possible service to you.

ONLINE PRIVACY POLICY

Your privacy is important to us, and this policy will inform you of the information that Financial Consulate may collect from you, how it is used, and/or disclosed. By using our Website, www.FinancialConsulate.com, you are acknowledging and accepting the practices and information described in this policy and on our Website.

Collecting Personal Information

When you visit our Website, we may collect personal and non-personal information such as: domain name, IP Address, type of Internet browser used, operating system, what brought you to our Website, which pages you visited, and the length of time you were on each page. We work with third parties, using cookies and other similar identifiers, to collect user data on our Website and elsewhere on the Internet for the purposes of tracking and advertising. Additionally, any information you willingly submit to us via our Website or otherwise will be collected. We may use this information to contact you in the future regarding specials, new products, services, or changes to this privacy policy.

Using Information

We may use the information we have collected primarily for our own internal purposes, including improving our products, services, Website, advertising, remarketing efforts, etc. However, we may also use your collected information to contact you to respond to inquiries or provide information about our services.

Protecting Information

Financial Consulate generally follows accepted industry standards when it comes to protecting the information you submit to us and that we gather, both during transmission and once we receive it. We use appropriate data collection, storage, and processing practices and security measures to protect against unauthorized access, alteration, disclosure, or destruction of your personal information, username, password, transaction information, and data stored on our site.

Web Browser Cookies

We may use "cookies" to enhance your experience on our Website. A cookie is a piece of data placed on your hard drive for record-keeping purposes by your web browser that may sometimes track information about you. You may choose to set your web browser to refuse cookies or to alert you when cookies are being sent. If you do so, note that some parts of the Site may not function properly. Usage of a cookie is in no way linked to any personally identifiable information on our site.

Sharing Information

We do not sell, trade, or rent your personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates, and advertisers. We may also disclose your customer information with third parties in order to perform services on our behalf, and we will obtain consent for such sharing where it is legally required.

We will disclose personal information and/or an IP Address when required by law or in good-faith belief that such an action is necessary to: cooperate with an investigation of purported unlawful activity, protect the rights or property of our Website and related properties, or identify persons who may be violating the law, the rights of third parties, or otherwise misusing our Website or its related properties.

Please keep in mind that if you voluntarily submit your information in a public forum on our related to our Website—such as a comment section, discussion board, etc.—it may be collected and used by others, and we have no control of how third parties may use your publically accessible information.

Third-Party Websites

Financial Consulate's Website may contain links to third-party websites, including links to the sites and services of our partners, suppliers, advertisers, sponsors, licensors, and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website's own terms and policies.

Privacy Policy Changes

Financial Consulate may make changes to this privacy policy at our discretion. When we do, we will revise the updated date at the bottom of this page. We encourage you to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. By using our Website, you acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

Your Consent

By using this site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.

If you would like to opt out of our tracking, you may do so here:

- <http://www.aboutads.info/choices/>
- <http://www.networkadvertising.org/choices/>

If you have questions about our privacy policy, please contact us. (info@financialconsulate.com)

Michael McCarthy is responsible for maintaining The Financial Consulate Inc.'s Privacy Notice and all required records pertaining to such document. Michael McCarthy will be responsible for training supervised persons and making sure everyone is aware of and complies with The Financial Consulate Inc.'s Privacy Notice policies and procedures. Michael McCarthy will be responsible for ensuring that all clients receive the initial delivery and annual delivery of The Financial Consulate Inc.'s Privacy Notice.