
BEDEL FINANCIAL CONSULTING, INC.

Financial Planning and Investment Management

PRIVACY POLICY NOTICE

Policy

Bedel Financial Consulting, Inc. makes every effort to maintain complete confidentiality of all client matters. All personal and financial information received from the client for the purpose of providing financial planning or investment management is held in strict confidence. We do not disclose the nonpublic personal information we collect about our clients to anyone except: (i) in furtherance of our business relationship and then only to those persons necessary to effect the transactions and provide the services that the customer authorizes (such as broker-dealers, custodians, independent managers, etc.); (ii) to persons assessing our compliance with industry standards (e.g. professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

Only as necessary and as permitted by law, we disclose the nonpublic personal information about our customers to governmental agencies (such as SEC) and other third parties in certain circumstances (such as technology or marketing services) on our behalf. These third parties sign confidentiality agreements that prohibit the use or sharing of the information for any other purpose.

Procedures

With respect to the personal and financial information that a client provides, our procedure is as follows:

- To further provide protection and privacy for our clients, at the end of each day all of our filing cabinets are locked and the keys for these cabinets are secured in another location. All computers are locked, logged off or turned off at the end of the day and are not accessible unless the proper password is indicated.
- We collect data from our clients based upon their financial planning and investment management needs. In providing services to our clients, it may be necessary to discuss personal and financial information with third parties such as insurance professionals, brokerage service personnel, attorneys, or other professional advisors. Sharing of such information will not be done without written or verbal permission from the client.
- We do not provide our client's personal information to vendors or solicitors for any purpose.
- Before working with third party contractors, they must sign a contractual confidentiality agreement.

Bedel Financial Consulting, Inc. values the trust of our clients and wants to carefully handle all information in its possession. We welcome any comments concerning our Privacy Policy and Procedures.