



### **Privacy Policy - January 2025**

Full Life Financial Planning, LLC ("FLFP") 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. FLFP will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information. FLFP will provide this privacy statement to all clients annually.

In providing financial services to you, we collect certain nonpublic personal information ("NPI") about you. Our policy is to keep this information strictly safeguarded and to use or disclose it only as needed to provide services to you, or as permitted by law. Protecting your privacy is important to us. 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:

- Know who you are and thereby prevent unauthorized access to your information;
- Help design and implement the investment and financial planning services we provide you;
- Prepare complete and accurate Federal and State Income, Estate, Trust and Business Tax Returns; 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 or EIN, date of birth and financial information;
- Information that we generate to service your financial needs;
- Information that we may receive from third parties in connection with the services we provide you; and
- Contact information for any other advisors, family members or Trusted Contact persons, if applicable.

#### **How We Obtain Your Information**

We collect nonpublic information about clients such as you from the following sources:

- From you during our initial meeting or subsequent consultations;
- From you via applications, questionnaires or other forms you complete;
- From your transactions with us or others as related to services we provide to you; and
- From your other advisors, when authorized by you to share that information.

### How We Protect Your Personal Information

Privacy is extremely important to FLFP. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic and procedural safeguards to protect your confidential personal information, including password-protected user access to our computer files, locked filing cabinets for paper files and strict confidentiality policies that apply to all FLFP personnel. Arrangements with companies or independent contractors not affiliated with FLFP, or any individuals or companies we engage to help us provide services to you, will be subject to confidentiality agreements. A copy of FLFP's Data Security and Cybersecurity Program will be made available, at your request.

### What Information We Disclose

We are permitted by law to disclose nonpublic personal information about you to unaffiliated third parties in certain circumstances. Unaffiliated third parties are companies not related to FLFP by common ownership or control and could be financial and nonfinancial companies. FLFP may disclose your NPI: (1) to individuals and/or entities not affiliated with FLFP, including, but not limited to, third parties that assist in the supervision or management of your account(s) (i.e. account custodian, record keeper, attorney, etc.); (2) to service providers contracted by us for everyday business purposes in order for us to perform the duties of your engagement with FLFP (i.e. client management systems, archiving technology vendors, cloud service providers, etc.); (3) to your authorized representative or power of attorney; (4) when we receive your prior consent; (5) as otherwise permitted to do so in accordance with parameters of applicable federal and/or state privacy regulations. If we do not receive permission to share this NPI, then we are prohibited from sharing this NPI with unaffiliated third parties.

FLFP is prohibited by law from sharing any of your nonpublic personal information with unaffiliated third parties without a signed statement in which you make an affirmative declaration of permission to disclose such information. For example, for us to provide financial planning and investment management services to you, we may disclose your personal information in limited circumstances to various service providers.

We may change these policies, standards, and procedures at any time. If there are material changes, we will notify you. In the event that FLFP makes changes to its privacy policy that would allow it to disclose NPI not covered under applicable law, FLFP will allow its clients the opportunity to opt-out of such disclosure.

### Former Clients

Even if we cease to provide you with financial services, our Privacy Policy will continue to apply to you, and we will continue to treat your nonpublic information with strict confidentiality. We maintain all records regarding all former clients for the retention period required by law.

### Notice of Incapacitation: Client Opt-In

In order to ensure timely notification in the event of Kevin Williams's incapacitation, the client(s) authorizes FLFP to provide information for the purpose of service termination to the primary emergency contact, Elizabeth Williams, as outlined in FLFP's Business Continuity Plan. The information provided to Elizabeth Williams will include access to the client's name, email address, physical address, and telephone number stored within FLFP's client database. The client understands that Elizabeth Williams will use the client's contact information solely for the purpose of notification.

### Contact Us

Clients are encouraged to discuss any questions regarding privacy policies and procedures directly with Kevin Williams, Chief Compliance Officer of FLFP. Please contact Kevin Williams at (781) 829-3537.