

Fisher Financial Strategies Privacy Policy

Fisher Financial Strategies (“FFS”), an independent registered investment adviser, is committed to maintaining the confidentiality, integrity, and security of the information entrusted to us. We use this information to help you meet your personal financial goals.

We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any service provided by FFS. We have never disclosed information to nonaffiliated third parties except as permitted by law or by client consent, and we do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first.

The categories of nonpublic personal information that we collect from you depend on the scope of the engagement, and may include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, or information from consumer reporting agencies.

We limit access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. Under the laws of the Commonwealth of Massachusetts, we may not disclose the identity, affairs or investments of any client to any third party unless required by law to do so, or unless consented to by the client. The law provides that we may disclose confidential information in the following circumstances:

- for resolving consumer or customer disputes or inquiries
- to persons holding a legal or beneficial interest relating to the consumer or customer
- to persons acting in a fiduciary or representative capacity on behalf of a consumer or customer
- to provide information to agencies assessing our firms compliance with industry standards, and to our attorneys, accountants, and auditors
- to respond to a regulator’s examination of our firm
- to comply with a civil, criminal, or regulatory investigation by federal, state, or local authorities.

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If an unaffiliated third party, including financial service companies, consultants, and auditors, needs access to your personal information, we also require strict confidentiality in our agreements with them and expect them to keep your information private.

We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, such information may be destroyed.

Within FFS, we restrict access to clients' personal financial information to employees who need to know that information. We maintain a secure office and computer environment, including procedural safeguards, secure data encryption techniques and computer access authentication procedures. Our goal is to ensure that your information is not placed at unreasonable risk.

In addition, all employees and officers are required to understand that everything handled in our office is private and confidential. Nothing about our clients should be discussed outside our offices with family, friends or other clients. Within the office, employees should only discuss what is needed to complete the job. Most importantly, we never discuss a client's situation with someone else who may request information about an account except as provided for by law or with the client's permission. This includes giving information to a son or daughter about a parent's accounts, etc.

References to "employees" may also refer to "independent contractors" hired by our firm to complete work for our clients.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Policy* to you annually.