

PRIVACY NOTICE TO CLIENTS OF FINANCIALLY SPEAKING, INC.

We, at Financially Speaking, Inc., want you to know that we pride ourselves in our efforts to maintain the privacy, safeguarding, and confidentiality of any personal financial information that you provide to us or that we obtain through providing our financial products and services to you. We believe it is essential that we safeguard your personal financial information, and have adopted these policies and procedures in an effort to satisfy you. These measures protect your personal financial information and prevent it from being disclosed to parties that are not part of our network which provides you with financial products and services.

In an effort to keep you informed of the steps we have taken toward protecting your personal information, we describe in this privacy notice the information we collect, our policies for keeping that information confidential, and our procedures for safeguarding your information. We consider these matters to be of utmost importance, and trust that the explanations below will help you to better understand how we protect your personal information.

Information We Collect.

In providing our products and services to you, we collect nonpublic personal information about you from these sources:

1. Applications or other forms;
2. Transactions with us, our affiliates, or others; and
3. Consumer reporting agencies.

Information We Disclose.

We do not disclose any nonpublic personal information about you to anyone, except to provide you with our financial products and services and to carry out your instructions, or as required by law.

What is Nonpublic Personal Information?

When we refer to "nonpublic personal information," we are referring to personally identifiable financial information that we collect about you in the process of providing you with our products and services, which has not been lawfully made available to the general public. On the other hand, "publicly available information" (such as governmental real estate records, published telephone numbers, etc.) is lawfully available to the general public.

Safeguards for Protecting Your Privacy.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Any Questions?

If you have any questions about our privacy policies, our procedures for protecting your personal financial information, or would like a copy of our professional resume, Form ADV, please do not hesitate to contact:

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