

Privacy Policy

Patterson Advisors, LLC an independent financial planning firm, is committed to safeguarding the confidential information of its clients. All personal information provided to the firm is held in the strictest confidence. A summary Patterson Advisors' Privacy Policy is listed below.

1. Patterson Advisors maintains secure offices and computer environment to ensure that your information is not placed at unreasonable risk.
2. All draft documents are shredded before being discarded.
3. In the course of working with clients, client information that is gathered is based on the objectives of the engagement. Information requested may include the following:
 - personal information such as birth dates, health conditions, life expectancy, social security numbers, objectives, employment information, salary, etc.
 - information on personal advisors
 - financial, insurance and bank account information including balances, cost basis information, etc.
 - federal and state income tax information
 - retirement plan and benefit information
 - estate-planning information such as wills, trusts, powers of attorney, etc.
 - budget information
 - information on loans, accounts receivable, mortgages and credit cards
 - information related to a client's business and other assets
 - any other information that could be pertinent to helping a client plan for their financial future

Please Note: That this is not an exhaustive list. The information provided is unique to each client.

4. Except for the MoneyGuidePro® Financial Software vendor, no information is disclosed to any nonaffiliated third party except as may be permitted by law. Patterson Advisors **does not record Social Security numbers or account numbers** in the MoneyGuidePro® database. The MoneyGuidePro® Financial Software vendor may require access to the client database on rare occasions to aid in software problem resolution or with new software upgrades.
5. On occasion, Federal and State regulators may review firm records as permitted by law.
6. No client information of any kind is provided to mailing list vendors or solicitors.
7. No client information will be shared with a client's attorney, accountant, insurance companies, investment representatives or similar parties without first obtaining the client's approval.
8. As CFP® certificants, we may be asked to disclose client data to the Certified Financial Planner Board of Standards Inc. as part of complying with the CFP Board's *Code of Ethics and Professional Responsibility and Disciplinary Rules and Procedures*. If you prefer that we do not disclose non-public personal information about you to the CFP Board, you may opt out of such disclosure by notifying us by phone at (248) 732-7712. It should be understood that in the unlikely event that we are asked to disclose non-public information about you to the CFP Board, the Board would take all necessary steps to protect your privacy.
9. Personally identifiable information about clients will be maintained through the client engagement and for the time thereafter that such records are required to be maintained by the Federal and State securities laws and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.