PRIVACY POLICY
January 23, 2020

(In this policy, “we” and “us” refer to Rand Financial Planning, LLC)

We are very concerned about our clients’ privacy so we have structured Rand Financial Planning’s privacy policy to maximize the client’s privacy, as far as reasonably possible.

Accordingly, we commit to you that client files and non-public client information of any and every kind will, unless authorized by the client, remain absolutely confidential, with *only* these exceptions:

1. We use various programs on our computer systems in which confidential information may be available to the providers of such systems. Examples include our client information and financial/retirement planning systems, both of which are cloud-based. We believe the providers of these systems take reasonable precautions to secure the confidentiality of client data.
2. All of our financial files, including client files, are open to review by proper legal authorities. For instance, the Division of Securities of the New Jersey Department of the New Jersey Division of Consumer Affairs licenses us as investment advisors and has the right to audit or review our files. The purpose of such an audit is to ensure that investment advisors follow applicable laws, rules and regulations designed to protect the client.
3. As with any information in any business, we would have to respond to proper legal process (such as a subpoena), if we should ever be served with one. However, we will never willingly divulge any confidential information without such process (or your consent), except as described in this policy.
4. Staff members, including temporary help, are given access to client information on a need-to-know basis. Staff members, including temporary help, are required to sign a confidentiality statement acknowledging the need for strict client privacy.

Client information is never sold, shared or otherwise allowed outside of Rand Financial Planning, or used for any marketing purposes whatsoever except those of Rand Financial Planning. We never sell or give to others clients mailing lists of any kind.

If we modify this privacy policy, we will notify then-current clients. If you have any questions about this privacy policy, please call us at (908) 895-2406.