

## Northstar Financial Planning, LLC Customer Information Privacy Policy

**Northstar Financial Planning, LLC** collects personal and private information from its clients to determine the client's specific investment goals and objectives, which will assist in determining how to adequately service the client account based on the investment advisory services provided by Northstar Financial Planning, LLC as disclosed in Northstar Financial Planning LLC's Form ADV Part 2.

The safeguarding of customer information is an issue we take seriously, and we want to assure all our customers that whenever information is collected and used, it is done so with discretion. To affirm our continuing commitment to the proper use of customer information, we have set forth the following Privacy Policy, which is designed to guide us in serving the privacy needs of our customers.

- 1. Recognition of a Customer's Expectation of Privacy:** At Northstar Financial Planning, LLC, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. While collecting client personal information is critical to providing quality service, we recognize that one of our most important assets is our customer's trust. Thus, the safekeeping of customer nonpublic personal information is a priority for Northstar Financial Planning, LLC.
- 2. Use, Collection, and Retention of Customer Information:** Northstar Financial Planning, LLC. limits the use, collection, and retention of customer information to what we believe is necessary or useful to conduct our business, provide quality service, and offer products, services, and other opportunities that may be of interest to our customers. Information collected may include, but is not limited to name, address, telephone number, tax identification number, date of birth, employment status, wills, trusts, mortgages, tax returns, retirement plans, annual income and net worth, spending habits, investment objectives, financial goals, and other records concerning your financial condition and assets.
- 3. Maintenance of Accurate Information:** Northstar Financial Planning, LLC. recognizes that it must maintain accurate customer records. The above referenced information is collected at the inception of your relationship with Northstar Financial Planning, LLC. Thereafter, Northstar Financial Planning, LLC. will contact you periodically to review your overall account holdings, the services provided, and to ensure the personal/confidential information contained in your file is accurate. Northstar Financial Planning, LLC. also requests that you review any information provided to you related to your advisory account, either by Northstar Financial Planning, LLC. or the account Custodian, and notify Northstar Financial Planning, LLC. promptly on the discovery of erroneous information. Northstar Financial Planning, LLC. will respond to a comment/request to correct inaccurate information immediately. Where applicable, Northstar Financial Planning, LLC. will contact the account Custodian directly to provide instructions on updating the inaccurate information.
- 4. Limiting Access to Information:** At Northstar Financial Planning, LLC., employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information and on these Privacy Policy. Because of the importance of these issues, all Northstar Financial Planning, LLC. employees are responsible for maintaining the confidentiality of customer information and employees who violate these Privacy Policy will be subject to disciplinary measures.
- 5. Protection of Information via Established Security Procedures:** Northstar Financial Planning, LLC. recognizes that a fundamental element of maintaining effective customer privacy procedures is to provide reasonable protection against the unauthorized access to customer

information. Therefore, Northstar Financial Planning, LLC. has established appropriate security standards and procedures to guard any unauthorized access to customer information.

- 6. Restrictions on the Disclosure of Customer Information:** Except as required or permitted by law, we do not share confidential information about you with nonaffiliated third parties. When it comes to sharing customer information with unaffiliated companies, Northstar Financial Planning, LLC. places strict limits on who receives specific information about customer accounts and other personally identifiable data. Northstar Financial Planning, LLC. may share information with such companies if they provide a product or service that may benefit our customers. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our customers. We share the minimum amount of information necessary for that company to offer its product or service. We may also share information with unaffiliated companies that assist us in providing our products and services to our customers; in a normal course of our business (for example, with government agencies); when legally required or permitted in connection with fraud investigations and litigation; in connection with acquisitions and sales; and at the request or with the permission of a customer.
- 7. Maintaining Customer Privacy in Business Relationships with Third Parties:** If we provide personally identifiable customer information to a third party with which we have a business relationship, we will insist that the third party keep such information confidential, consistent with the conduct of our business relationship.
- 8. Disclosure of Privacy Policy to Customers:** Northstar Financial Planning, LLC. recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy related to our use of customer information. As a result of our commitment, we have developed this Privacy Policy which is made readily available to our customers. Customers who have questions about our Privacy Policy or have a question about the privacy of their customer information should contact **Robin Young** at 603-458-2776.

This Privacy Policy applies to individuals, and we reserve the right to change our Privacy Policy, and any of the policies or procedures described above, at any time. Under such circumstances, we will provide you with an updated set of our Privacy Policy and other policies and will provide adequate time for you to opt out of any information sharing arrangement. Please note that this Privacy Policy is for general guidance and does not constitute a contract or create legal rights and does not modify or amend any agreements we have with our customers.



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President & Chief Compliance Officer  
Northstar Financial Planning, LLC

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