STAIB
FINANCIAL PLANNING

PRIVACY DISCLOSURE DOCUMENT

Staib Financial Planning, LLC ("SFP"), an independent financial planning firm, is committed to safeguarding the confidential nonpublic personal information of each prospective, current, and former client. We hold all personal information provided to our firm in the strictest confidence (i.e., information and records pertaining to personal background, investment objectives, financial situation, tax information/returns, investment holdings, account numbers, account balances, etc.). These records include all personal information that we collect from you or receive from other firms in connection with any of the financial services provided by SFP. We have never disclosed information to nonaffiliated third parties, except as permitted by law, and 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. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.

Our policy with respect to personal information about you is listed below.

- We limit employee and agent access to information only to those who have a business or professional reason for knowing, as required to do so by judicial or regulatory process, and only to nonaffiliated parties as permitted by law. For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf. If permitted by you, we will disclose information needed by your attorney, accountant, or insurance agent only if interaction with them on your behalf is part of the financial planning process.
- We maintain a secure physical, electronic, and procedural environment to ensure that your information is not placed at unreasonable risk.
- The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, and information about transactions between you and third parties.
- For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our relationships with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.
- 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, all such information will be destroyed.

Should you have any questions regarding our privacy policies, please contact SFP at 303.887.9633.

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