CURIOUS CROW
FINANCIAL PLANNING

Privacy Policy

Curious Crow Financial Planning LLC ("CCFP") recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. CCFP will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information.

We want our clients to understand what information we collect, how we use it, and how we protect your personal information.

<u>Why We Collect Your Information</u>
We gather information about you so that we can:

- Know who you are and thereby prevent unauthorized access to your information;
- Design and implement the investment and financial planning related services we provide you; and
- Comply with the Federal and State laws and regulations that govern us.

<u>What Information We Collect and Maintain</u>
We may collect the following types of nonpublic personal information about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, social security number, date of birth, and financial information;
- Information that we generate to service your financial needs; and
- Information that we may receive from third parties in connection with the services we provide you.

<u>How We Obtain Your Information</u>
We collect nonpublic personal information about clients such as you from the following sources:

- From you during our initial meeting or subsequent consultations;
- From you via applications, questionnaires or other forms you complete;
- From your transactions with us or others as related to services we provide to you;
- From your other advisors, when authorized by you to share that information;
- Via a web server, if you visit our website. Such information is often referred to as a "cookie." Cookies indicate where a site visitor has been online and what has been viewed.

<u>How We Protect Your Personal Information</u>
Privacy has always been important to CCFP. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information, including password-protected user access to our computer files, locked filing cabinets for paper files, and strict confidentiality policies that apply to all CCFP personnel. Arrangements with companies or independent contractors not affiliated with CCFP, or any individuals or companies we hire to help us provide services to you, will be subject to confidentiality agreements.

We restrict and limit access to client information only to those CCFP associates who need to carry out their business functions. CCFP associates are educated about safeguarding client information and preventing its unauthorized access, disclosure, or use and will be required to acknowledge in writing their acceptance and understanding of our privacy policy.

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<u>What Information We Disclose</u>

We are permitted by law to disclose nonpublic personal information “NPI” about you to unaffiliated third parties in certain circumstances. Unaffiliated third parties are companies not related to CCFP by common ownership or control and could be financial and nonfinancial companies. CCFP may disclose your NPI: (1) to individuals and/or entities not affiliated with CCFP, including, but not limited to, third-parties that assist in the financial planning process; “(2) to unaffiliated service providers contracted by us for everyday business purposes in order for us to perform the duties of your engagement Curious Crow (i.e. client management systems (Wealthbox), eMoney (financial planning software), Microsoft 365 (cloud productivity application), archiving technology (XY Archive), cloud service providers (Right Capital), billing software (AdvicePay), compliance task management platform (SmartRIA), tax analysis software (Holistiplan), etc.);” (3) to your authorized representative or power of attorney; (4) when we receive your prior consent; (5) as otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations. If we do not receive permission to share this NPI, then we are prohibited from sharing this NPI with unaffiliated third parties.

In the event that CCFP has a change to its client privacy policy that would allow it to disclose NPI not covered under applicable law, CCFP will allow its clients the opportunity to opt-out of such disclosure.

<u>Former Clients</u>

Even if we cease to provide you with financial services, our Privacy Policy will continue to apply to you, and we will continue to treat your nonpublic information with strict confidentiality. We maintain all records regarding all former clients for the retention period required by law.

<u>Contact Us</u>

Clients are encouraged to discuss any questions regarding privacy policies and procedures directly with Ashley Rittershaus, Chief Compliance Officer of CCFP. Please contact Ashley Rittershaus at (774) 994-1095.