



Privacy Notice

Several years ago, the Federal Government mandated that Accountants have to provide a Privacy Notice to their clients. Naturally, the Government does not address the costs of sending several hundred notices, but those of you in business know this as “regulatory taxation.” Along with the notice come additional rules. We already follow client privacy rules from the IRS and the American Institute of Certified Public Accountants, but this is a slightly different set of rules. We do not publicly disclose information about our clients and we do not sell mailing lists of our clients, but there are subtle sections of these privacy rules that we might violate. For example, if one of our staff sees you at the grocery store and introduces you to their spouse as a client, that is “disclosing nonpublic information.” The formal notice is as follows.

PRIVACY NOTICE The Gramm.-Leach-Bliley Act, Public Law 106-102 (FTC 16 CAR Part 313) requires that we provide annual notice of the Privacy Policy of our firm. The following describes our Privacy Policy.

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications, new client information sheets, tax preparation organizers, worksheets, and other documents we use in preparing tax returns, other forms or providing financial planning services;

Information about your transactions with our affiliates, others; or us and Information we receive from consumer reporting agencies.

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law.

We may discuss personal information about you with other financial professionals as part of our efforts to provide better financial services to you. We may for example discuss your financial situation with a financial planner to determine if you are a candidate for a section 529 Plan discussed in this newsletter. In these cases, the third parties do not have direct access to you and are not given permission to contact you directly. We do not sell mailing lists of our clients.

We may also make statements that you are a client of our firm.

If you prefer that we not disclose nonpublic personal information to others, you may opt out of these disclosures by calling our office.

We restrict access to nonpublic personal information about you to members of our firm who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Currently, all physical client files are maintained behind locked doors. Files not being worked on are maintained behind locked doors in locked file cabinets. Electronic files are maintained on computer systems that are password protected.