

OUR MISSION is to develop relationships with many people by providing a superior financial planning and investment management service. In doing so, we help clients to lessen the burden of money management. We understand your concerns about safeguarding your information. We assure you that we are continually monitoring and updating our methods for your utmost security. Under the 1999 Gramm Leach-Bliley Act, we are required to disclose our following Privacy Policy to you. Please read it carefully. It is our hope that this Policy will give you a clear understanding of how we collect, store, and safeguard your information.

It is important that we collect and maintain accurate information about you. Such information may include (but is not limited to):

**PERSONAL AND/OR FAMILY**

Legal name, date of birth, social security number, address, phone number, e-mail address, occupation, health concern, medical history, goals, and objectives.

**PERSONAL AND/OR FAMILY**

Tax returns, investment accounts, balance sheet, cash flow, retirement accounts, salary, company benefits, health and casualty insurance, estate plan, business, direct family members' financial data.

**SOME PRIVATE INFORMATION  
MAY BE DISCLOSED AS FOLLOWS:**

- Tax return information is jointly prepared with two sub-contract CPAs that assist FINANCIAL CONSULATE™ in return preparation: Neuman and Associates, owned by Ricka Neuman, helps with select complicated returns. FC has determined, for timeliness and accuracy, these sub-contractors are of great benefit to our clients. Any client not desiring this disclosure would make it difficult for FC to prepare their tax return.
- Clients opening investment accounts with Charles Schwab & Co., Inc. and/or Fidelity Institutional Wealth Services disclose personal information that is submitted on account application and maintenance forms. FC provides no additional information to Charles Schwab and/or Fidelity Institutional Wealth Services.
- FC also discloses information, as directed by the client, to banks, mortgage brokers, lawyers, accountants, and insurance agents.
- FC provides no information to marketing companies.
- When a client is no longer associated with FC, we disclose information on that client only as directed by that client or by law.
- Any information disclosed under the Fair Credit Reporting Act is submitted only upon written consent by the client.

**PROTECTION OF YOUR INFORMATION  
IN THE FOLLOWING MANNER:**

- Our office is not accessible by any person other than FC employees and the office building landlord. Clients, delivery people, solicitors, and housekeeping have access only when FC employees are present.
- All information collected is held in either lockable file cabinets or secured computer systems. All computer systems and the main network server are individually password protected.
- All FC employees are instructed in the sensitivity of client information. All documents with any client information are shredded before disposal.
- Under no circumstances will FC sell, barter, or trade confidential personal information.
- FC uses your personal information to fulfill our regulatory obligations and to help us deliver the best possible service to you.

## WEB SITE PROTECTION

[www.financialconsulate.com](http://www.financialconsulate.com)

Our web site is designed for both the general browser and FC clients. There is password protection encryption for all clients when entering the "Client Services, Client Log-In" section of the site. This section is on a secure server for added protection. No personal client information is saved on our web site. All client data is held either on FC premises, at Charles Schwab or at Fidelity.

Clients with questions or concerns about our Policy may feel free to contact the company President, Andrew V. Tignanelli, at 410.823.7283 or toll free 877.823.7283.

The Financial Consulate, Inc.  
2330 W Joppa Rd, Ste. 170  
Lutherville, MD 21093

FINANCIAL  
**CONSULATE**<sup>™</sup>

## PRIVACY POLICY

...Redefining Wealth