The RFPS Privacy Policy

As an *independent,* fee-only financial planning firm and State of Florida registered investment advisor, Reality Financial Planning Services, LLC. ("RFPS") is committed to safeguarding the confidential information of all current, former, and potential clients. We respect that our clients have entrusted us with their private, personal financial information. All employees, officers, and clients of RFPS know our policy and how important it is to our business that these policies are given the utmost priority.

All personal information provided to our firm is held in the strictest confidence. These records include personal information we collect from you in connection with any services or potential services provided by RFPS. We use your information in helping you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.

Information Kept Private; Sharing Limited to Need to Know

Access to your information is limited. Only employees and agents who have a business or professional reason for knowing your information are allowed access.

We do not share information with nonaffiliated parties except as required or permitted by law or by your consent. 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 agreements with them and we expect them to keep this information private. For example, federal and state regulators may review firm records as permitted under law. Federal regulations permit us to share a limited amount of information about you so that our firm can discuss your financial situation with your accountant or lawyer.

We do not provide your personally identifiable information to mailing list vendors or solicitors.

Secure Environment

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. Procedural safeguards are in place and redundant back-up of all electronic information is done regularly.

Categories of Information Collected

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. These categories may include information:

- you provide to us to complete a financial plan;
- about your personal finances and insurance;
- about your personal goals, dreams, and health to the extent needed for the planning process;
- your social security number and employment information if you request assistance opening investment accounts for you;
- about transactions between you and third parties; and
- from consumer reporting agencies.

Maintenance of Information

Personally identifiable information about you will be maintained during the time you are a client, and for the required time that such records are required to be maintained by federal and state securities laws, and consistent with the CERTIFIED FINANCIAL PLANNER™ Board Code of Ethics and Professional Responsibility.

Rev. 01/04/2022