



**Gray Financial Planning**  
Planning Today for a Brighter Tomorrow

**Privacy Policy**

As an independent financial planning firm, Gray Financial Planning LLC (“GFP”) is committed to safeguarding the confidential information of all current, former, and potential clients.

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 GFP.

We have never disclosed information to nonaffiliated third parties, except as required by law or by your consent, 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.

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.

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

**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 provide your personally identifiable information to mailing list vendors or solicitors.

**Who We Share Information With**

Current legally married spouses. We freely share information with the current legal spouse of a client. We consider current husband and wife to be a “joint client”. This policy is effective even though we may only require one spouse’s signature on our client agreement. Any information that we communicate to one spouse is considered to be relayed by the recipient to the other spouse. It is your responsibility to notify us promptly of any marital status change and/or electronic mail address change(s). References in this privacy statement and in our client agreement and advisor disclosure form to “you” or “client” refer to either husband or wife or both.

Parties that you give us express written consent to share information with, in the course of working with you.

Any law or regulatory authority, if required.

**Secure Environment**

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

**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:

- about your personal finances and insurance;
- about your personal goals, dreams, and health to the extent needed for the planning process;
- 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 CFP® Board Code of Ethics and Professional Responsibility.