



Helping You Make Wise Financial Decisions

Jennifer J. Cole, CFA, MBA, CFP®
ON AN HOURLY, FEE-ONLY BASIS

Privacy Policy

2017

Cole Financial Consulting, LLC is committed to maintaining the confidentiality and security of the personal information that is entrusted to the firm. I am providing this annual notice of my Privacy Policy as required by law.

Information About You That I Collect

I collect personal information about current, former, and potential clients that is provided via my forms, questionnaires, and conversations in connection with any service, or potential service, provided by me. I also collect information from personal papers that you share with me, or that you authorize your accountant, insurance agent, lawyer, or other financial advisor to share with me.

I use your information in helping you meet your personal financial goals and guard against any real or perceived infringements of your rights of privacy. My policy with respect to personal information about you follows.

Information Kept Private; Sharing Limited to Need to Know

All personal information provided to my firm is held in the strictest confidence, including the fact that you are a client or a potential client. Access to your information is limited to those who have a valid business reason.

I may share limited information about you with certain non-affiliated third parties solely in order to help me run my business and provide my advisory services. Such sharing of information is limited to my independent bookkeeper, accountant, and administrative assistants. In addition, access to my electronic database may be required for servicing by my software consultants. I require strict confidentiality in my agreements with these independent contractors and non-affiliated third parties. I will also disclose information to non-affiliated third parties when required by law or at your request. I will not provide any information to any other non-affiliated third parties and do not anticipate doing so in the future. If I were to anticipate such a change in firm policy, I would be prohibited under the law from doing so without advising you first.

Federal and state regulators may review firm records as permitted under law. Federal regulations permit me to share a limited amount of information about you so that my firm can discuss your financial situation with your accountant or lawyer, although I will not do so without your consent. I do not provide any client information to mailing list vendors or solicitors.

Cole Financial Consulting, LLC is an Investment Advisory Firm registered in the states of New Mexico and Colorado.

Jennifer J. Cole is a New Mexico Licensed Insurance Consultant. © 2017 Cole Financial Consulting, LLC

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Secure Environment

I maintain physical, electronic, contractual, and procedural safeguards to ensure that your information is not placed at unreasonable risk. I ask that you protect the nonpublic personal information that you transmit to me by using secure means. This includes encryption and password protection if using electronic transmission, and bar coded delivery systems if using USPS, FedEx or UPS. I pledge to do the same.

Categories of Information Collected

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

- your contact information and your date of birth
- information about your personal finances, insurance, and trusts
- information about your personal goals, dreams, and health to the extent needed for the planning process
- information about transactions between you and third parties
- information from consumer reporting agencies

I avoid collecting Social Security numbers and financial account numbers since they are not needed for my advisory work.

Maintenance of Information

Personally identifiable information about you will be maintained during the time you are or may become a client, and for the time that such records are required to be maintained by federal and state securities laws. Record retention is also consistent with the CFP Board Code of Ethics and Professional Responsibility. After that time, information may be destroyed.

