



Hark Financial Planning, LLC  
11 Isabella St  
Stoneham, MA 02180

## **Privacy Policy**

Hark Financial Planning, LLC (“HFP”) recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. HFP will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information.

We want our clients to understand what information we collect, how we use it, and how we protect your personal information.

### Why We Collect Your Information

We gather information about you so that we can:

- Help design and implement the investment and financial planning related services we provide you; and
- Comply with the Federal and State laws and regulations that govern us.

### What Information We Collect and Maintain

We may collect the following types of “nonpublic personal information” (“NPI”) about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, social security number, date of birth, and financial information;
- Information that we generate to service your financial needs; and
- Information that we may receive from third parties in connection with the services we provide you.

### What Information We Disclose

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. HFP may disclose client's NPI: (1) to individuals and/or entities not affiliated with HFP, including, but not limited to, third-parties that assist in the supervision or management of your account(s) (i.e. account custodian, record keeper, attorney, etc.); (2) to service providers contracted by us for everyday business purposes in order for us to perform the duties of your engagement with HFP (i.e. client management systems, archiving technology vendors, cloud service providers, etc.); (3) to your authorized representative or power of attorney; (4) when we receive your prior consent; (5) as otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations. If we do not receive permission to share this NPI, then we are prohibited from sharing this NPI with unaffiliated third parties.

In the event that HFP has a change to its client privacy policy that would allow it to disclose NPI not covered under applicable law, HFP will allow its clients the opportunity to opt-out of such disclosure.



I acknowledge disclosure of nonpublic personal information to unaffiliated third parties in accordance with (1-5) directly above.

Client Signature(s) \_\_\_\_\_

How We Protect Your Personal Information

Privacy has always been important to HFP. We restrict and limit access to client information only to those who need to carry out their business functions. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information. Arrangements with companies or independent contractors not affiliated with HFP will be subject to confidentiality agreements and/or Privacy Policy.

Former Clients

Even if we cease to provide you with financial services, our Privacy Policy will continue to apply to you, and we will continue to treat your nonpublic information with strict confidentiality. We maintain all records regarding all former clients for the retention period required by law.

Notice of Incapacitation: Client Opt-In

In order to ensure timely notification in the event of Eric Scruggs' incapacitation, the client authorizes HFP to provide their contact information to the primary emergency contact, the trustee of the Eric & Alyssa Scruggs Family Trust, as outlined in our Business Continuity Plan. The information provided to the trustee of the Eric & Alyssa Scruggs Family Trust will include access to the client's name, email address, physical address, and telephone number stored within HFP's client database. The client understands that the trustee of the Eric & Alyssa Scruggs Family Trust will use their contact information solely for the purposes of notification.

Client Initial(s) \_\_\_\_\_

Contact Us

Clients are encouraged to discuss any questions regarding privacy policies and procedures directly with Eric Scruggs, Chief Compliance Officer of HFP. Please contact Eric Scruggs at (617) 221-8784.

**Signatures**

By signing below, I provide my consent for Hark Financial Planning, LLC to disclose my personal information (to include name, email address, physical address, and telephone number) to unaffiliated third-parties under certain circumstances in order to fulfill the existing financial planning and/or investment management agreement that has been executed.

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Advisor's Signature \_\_\_\_\_ Date \_\_\_\_\_