

Highlights of **Beacon's** privacy policy

- Federal law mandates that **Beacon**, a registered investment advisor, provide our clients with a copy of our privacy policy each year.
- Your privacy is important to us, and we are committed to safeguarding your confidential personal and financial information.
- Except for information about you we exchange with your accountant, attorney or other of your retained advisors to review your financial situation with your knowledge and consent, it is our policy not to disclose your personal information to nonaffiliated third parties, except as required or permitted by law.
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- **Beacon** does not ever sell your personal or financial information.



Financial Advisors Ltd.

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Notice of Privacy Policy *for*



Financial Advisors Ltd.

**(In fulfillment of the
1999 Gramm-Leach-
Biley Act, Regulation
S-P, Privacy of
Consumer Financial
Information)**

Privacy Policy of Beacon Financial Advisors, Ltd.

Your privacy is important to us

Beacon Financial Advisors, Ltd., (“**Beacon**”), an independent fee-only financial planning and investment management firm, is committed to safeguarding the confidential information of our clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by **Beacon**. Except for information about you we exchange with your accountant, attorney or other of your retained advisors to review your financial situation with your knowledge and consent, it is our policy not to disclose your personal information to nonaffiliated third parties, except as required or permitted by law, and we do not anticipate doing so in the future. If we were to anticipate a change in firm policy, we would be prohibited under the law from doing so without advising you first to opt out or in. As you know, we use financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements on your rights of privacy.

Information we collect from you

Information that we collect from you depends upon the scope of **Beacon’s** engagement with you as detailed in your Investment Management Agreement and Financial Planning Agreement. Generally, if **Beacon** provides both services to you the financial information we collect from you is detailed and extensive, and includes among other things, your investment records, tax returns, wills and other legal documents, etc. Information collected is assembled and maintained in both paper and electronic format.

Information shared within Beacon

We limit employee and agent access to your information only to those who have a business or professional reason for knowing and using such information for **Beacon** to conduct your engaged services. For example, each employee of **Beacon** has a clearly defined job description that generally requires full access to your information. In all such circumstances, **Beacon** requires employees to sign and adhere to a confidentiality agreement. This confidentiality agreement requires that each employee or agent shall adhere to **Beacon’s** privacy policy both during or after their term of employment with **Beacon**. In addition to this information control step, we maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

Information shared outside of Beacon

As noted previously, from time to time we exchange information with your accountant, attorney and other of your retained advisors on a need-to-know basis to conduct your engaged services. This exchange is typically done only with your knowledge and verbal consent, and often is initiated by you. For example, **Beacon** may prepare your income tax forecast and provide a copy for your accountant to solicit their input. Or, we may provide a copy of your Personal Financial Profile to your attorney before the drafting of your wills and other legal documents. Sometimes, you direct us to provide you financial information to submit to lenders for a loan application process.

Your financial and personal information may also be exchanged with federal and state regulators in order for **Beacon** to fulfill our regulatory obligations. As a registered investment advisor with the US Securities and Exchange Commission, **Beacon** is subject to review of firm records, as well as client financial and personal records in our possession. Other than these instances, **Beacon** does not exchange your information, and we never sell your personal or financial information.