



mainstreet
FINANCIAL PLANNING INC.

Privacy Policy

As an *independent* financial planning firm, MainStreet Financial Planning, Inc. (“MSFP”) 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 MSFP.

We never disclose information to nonaffiliated third parties, except as required by law or by your consent. 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 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 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. We ask that clients and prospective clients protect the information they transmit to us using secure means including encryption and password protection if using electronic means. We pledge to do the same. We will provide suggestions that to the best of our knowledge will protect personal information during electronic transmission, but it will be up to the transmitter to understand the risk of disclosure before engaging third party services providing encryption and password

protection systems. We encourage use of bar coded delivery systems to track and document delivery of personal documents using USPS, FedEx and UPS systems that track and document delivery to the intended recipient. We pledge to do the same.

Categories of Information Collected

The categories of nonpublic personal information that we collect from a client or prospective 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 time period 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.

/s/

James F. Ludwick, CFP®
President

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Money Guide Pro is the vendor we use to produce financial plans. Here is their privacy policy:

moneyguidepro.com Privacy Policy

PIE Technologies, Inc., the developer of moneyguidepro.com, is committed to protecting your privacy and ensuring the security of your information on our web site.

Our Privacy Policy has three key elements.

1. PIE Technologies will never disclose or share your personal information with any third party, unless required by law to do so (for example, to comply with a subpoena).
2. You were registered to use moneyguidepro.com by a financial advisor. This financial advisor and, if applicable, the firm with whom they are licensed, also has access to your personal information on moneyguidepro.com. Your advisor uses your personal information, in conjunction with our software, to provide detailed and customized financial planning illustrations for you. Your advisor's use of your data is governed by their firm's Privacy Policy. Please contact your financial advisor if you have questions about their firm's Privacy Policy.

3. We use secure server software (SSL) encryption, which is the industry standard for secure data transfer software, to ensure data you transmit through the Internet is protected against unauthorized access.

What Personal Information Do We Collect and How Do We Use It?

When you register, we will ask you for your name, email address, and contact information. You will also be asked to select a user name and password.

We use your name to personalize your reports generated by the system. We use your email address to confirm your subscription, user name and password, and to provide customer service. As a registered user, when you select the option to create or access your financial plans, we will recognize you by your user name and password. We may also use the contact information we collect to notify you about any new functions included in our software or new services offered by our web site.

What Financial Information Do We Collect and How Do We Use It?

To use our financial planning, asset allocation and/or income planning software, we ask you to input personal financial data for you and, if applicable, your spouse. The personal financial data we request includes such data as annual income, current values of and annual additions to investment assets, anticipated retirement expenses, expected values of future assets such as lump sum distributions from pensions or inheritances. In many instances, these entries are optional. This personal financial information will be used by your financial advisor, in conjunction with our software, to develop financial, asset allocation, and income plan(s) for you. Naturally, the more detailed the financial information you provide, the more accurate the plan(s) can be.

"Cookies"

"Cookies" are small files used by web sites to store information on your computer. For moneyguidepro.com to work properly, your browser must be enabled to accept cookies. Our cookies contain information that identifies you during a session and allows the software to function. This information is used only by moneyguidepro.com and is not for sale or distribution.

How Do We Protect Your Information?

When you access your financial data, we use a state-of-the-art secure server to keep all of your personal information as secure as possible. The secure server software (SSL) encrypts all information you input before it is sent to us, and all data we collect is protected against unauthorized access. This approach helps ensure that your personal and financial information remains safe and private.

Your Consent

By using our web site, you consent to the collection and use of the information described above by moneyguidepro.com. Should we make any changes to our Privacy Policy, we will post those changes on this page for your review.

You also acknowledge that PIE Technologies, Inc. can use aggregated data from its users and subscribers to better understand our user base and/or to research potential changes in content and services. PIE Technologies, Inc. may use this collective information for product research or marketing demographics, but any such information will never be disclosed, sold, or distributed to a third party where such information could ever indicate directly or indirectly any individual's financial information.