



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 or our contract para-planners 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/_____
 Anna Sergunina, CFP®
 President

_____/s/_____
 James F. Ludwick, CFP®
 Vice President and Founder

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moneyguidepro.com

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

PIEtech, Inc. (PIE), the developer of MoneyGuidePro and moneyguidepro.com, is committed to protecting your privacy and ensuring the security of your information on our website.

Our Privacy Policy has three key elements.

1. 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 customized financial planning reports 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.
2. Your financial advisor can authorize PIE to allow the exchange of data between moneyguidepro.com and other programs or websites that your advisor uses in their business, and your personal information can be included in these data exchanges. Except for data exchanges that have been authorized by your advisor, PIE does not disclose or share your personal information with any third party, unless required by law to do so (for example, to comply with a subpoena).
3. We use secure socket layer (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 website.

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

To use our software, you or your financial advisor must input personal financial data for you and, if applicable, your co-client. The personal financial data required may include annual income, current values of and annual additions to investment assets, anticipated retirement expenses, and 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) or analyses for you.

"Cookies"

"Cookies" are small files used by websites 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 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 socket layer (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 website, 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, and your continued use of our website is your consent to those changes.

You also acknowledge that PIE may aggregate data from its users and subscribers for the purpose of better understanding our user base and/or to research potential changes in content and services. PIE may use this collective information for product research or marketing demographics, but we do not disclose, sell, or distribute any information to a third party where such information could indicate directly or indirectly any individual's financial information.

Yodlee Account Integration

[Privacy security](#)

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Box Privacy Policy

Last Updated: July 28, 2014

This Online and Mobile Privacy Policy ("Privacy Policy") explains how information is collected, used and disclosed by Box, Inc. ("Box"), and applies to information we collect when you use or access our online or mobile websites (www.box.com), products, services or applications (collectively, the "Box Services"), or when you otherwise interact with us. We respect the privacy rights of users and recognize the importance of protecting information collected about you. If you use the Box Services as part of an entity or organization that has an agreement with Box (like your employer or a university), the terms of that organization's contract for the Box Services may restrict our collection or use of your information more than what is described in this Policy.

Changes to This Policy

We may change this Privacy Policy from time to time. If we make any changes, we will notify you by revising the "Last Updated" date at the top of this Privacy Policy and, in some cases, we may provide you with additional notice (such as adding a statement to our homepage or sending you an email notification). If there are material changes to this Privacy Policy, we will notify you more directly by email or means of a notice on the home page prior to the change becoming effective. We encourage you to review our Privacy Policy whenever you access the Box Services to stay informed about our information practices and the ways you can help protect your privacy. Your use of any of the Box Services after the posting of such changes shall constitute your consent to such changes.

Information Collected

Information You Provide To Us. We collect information you provide directly to us.

- For example, we collect information when you register with Box for an account, create or modify your profile and online account, access and use the Box Services (including but not limited to when you upload, download, collaborate on or share files or other information), participate in any interactive features of the Box Services, participate in a survey, contest, promotion, sweepstakes, activity or event, make a purchase, apply for a job, request customer support, communicate with us via third-party social media sites or otherwise communicate with us.
- The types of information we may collect directly from you include your name, username, email address, your picture, postal address, phone number, information about your data storage preferences, employer's name, job title, transactional information (including services purchased or subscribed to and billing address) as well as any contact or other

information you choose to provide. Please be aware that the information you choose to provide in your Box profile may reveal or identify information that is not expressly stated (for example, if you choose to provide your picture, your picture may reveal your gender. We also store the files or other information that you upload or provide to the Box Services ("Content") in order to be able to provide you with the features and functionality of the Box Service.

- Unless you have purchased a Box Enterprise account or higher Box Service offering and you have entered into a Business Associate Addendum to the Box Service Agreement, you agree not to upload and/or collaborate Protected Health Information ("PHI") as defined under the Health Insurance Portability and Accountability of 1996 Act as amended ("HIPAA"); Box disclaims all liability for such PHI.

Information We Collect Automatically When You Use the Box Services. When you access or use the Box Services, we may automatically collect information about you, including:

- **Usage Information:** We monitor user activity in connection with the Box Services and may collect information about the applications and features you use, the websites you visit, the sizes and names of the files or folders you upload, download, share or access while using the Box Services, the Content you access and any actions taken in connection with the access and use of your Content in the Box Services.
- **Log Information:** We log information about you when you access and use the Box Services including your Internet Protocol ("IP") address, access times, browser type and language, Internet Service Provider ("ISP"), the Web pages that you visit, the Content you use and the URL of the Web page you visited before navigating to the Box Services.
- **Device Information:** If you access the Box Services from a mobile device, we collect information about the device, including the hardware model, operating system and version, unique device identifiers, mobile network information (as allowed by the mobile network) or platform information (as allowed by the specific platform type).
- **Information Collected by Cookies and Other Tracking Technologies:** We use various technologies to collect information, which may include saving cookies to your computer or mobile device. Cookies are small data files stored on your hard drive or in device memory that help us to improve the Box Services and your experience, customize your experience and preferences, allow you to access and use the Box Services without re-entering your member ID and/or password, understand which areas and features of the Box Services are most popular and count visits. We may also collect information using web beacons (also known as "tracking pixels"). Web beacons are electronic images (also called "gifs") that may be used in the Box Services or in emails that help us to deliver cookies, count visits, understand usage and campaign effectiveness and determine whether an email has been opened and acted upon. For more information about cookies and how to disable them, please see "Your Choices" below.
- **Third party cookies:** the use of cookies by third parties you may sign-in from into the Box Services and/or third party applications, is not covered by our privacy policy. We do not have access or control over such cookies.
- **Third Party clear gifs:** Our third party partners employ clear gifs (a.k.a. Web Beacons/Web Bugs), images, and scripts that help them better manage content on our

site. We do not tie the information gathered to our Customers' or Users' personal information.

- **Google AdSense:** We use Google AdSense to publish ads on this site. When you view or click on an ad a cookie will be set to help better provide advertisements that may be of interest to you on this and other Web sites. You may opt-out of the use of this cookie by visiting Google's Advertising and Privacy page: http://www.google.com/privacy_ads.html

Information We Collect From Other Sources. We may also obtain information from third parties and combine that with information we collect through the Box Services. For example, we may have access to certain information from a third-party social media service if you create or log into your online account through the service or otherwise provide us with access to information from the service. Any access that we may have to such information from a third-party social media service is in accordance with the authorization procedures determined by the social media service.

Use of Information

We may use the information we collect about you for a variety of purposes, including to:

- Provide, operate, maintain and improve the Box Services;
- Enable you to access and use the Box Services, including uploading, downloading, collaborating on and sharing Content and sending emails on your behalf;
- Send you technical notices, updates, security alerts and support and administrative messages;
- Provide and deliver the services and features you request, process and complete transactions, and send you related information, including purchase confirmations and invoices;
- Respond to your comments, questions, and requests and provide customer service and support;
- Communicate with you about services, features, surveys, newsletters, offers, promotions, contests and events, and provide other news or information about Box and our select partners;
- Process and deliver contest or sweepstakes entries and rewards;
- Monitor and analyze trends, usage, and activities in connection with the Box Services and for marketing or advertising purposes;
- Investigate and prevent fraudulent transactions, unauthorized access to the Box Services, and other illegal activities;
- Personalize and improve the Box Services, and provide content, features, and/or advertisements that match your interests and preferences or otherwise customize your experience on the Box Services;
- Link or combine with other information we receive from third parties to help understand your needs and provide you with better service;
- Enable you to communicate, collaborate, and share files with users you designate; and
- For other purposes about which we notify you.

Processing

By accessing or using the Box Services or otherwise providing information to us, you consent to the processing and transfer of information in and to the U.S. and other countries and territories, which may have different privacy laws from your country of residence.

Sharing and Disclosure of Information.

We will not share personal information about you or any Content with any third parties except as described in this Privacy Policy or in connection with the Box Services. For example, we may share personal information about you including as follows:

- **Vendors, Consultants and Other Service Providers:** We may share your information with third-party vendors, consultants and other service providers who are working on our behalf and require access to your information to carry out that work, such as to process billing, provide customer support, etc.
- **Corporate Account:** If you are an individual Box registered user and the domain of the primary email address associated with your Box account is owned by your employer and was assigned to you as an employee of that organization, and such organization wishes to establish a Box corporate account, then certain information concerning past use of your individual account may become accessible to that organization's administrator including your email address.
- **For Collaboration:** We may share your information, including when you choose to use collaboration features in the Box Services that by their nature support sharing with third parties who you choose. Your name, email address, information from your profile and online account (including your photo), and any Content you choose to share will be shared with such third parties, and such third parties may communicate with you (such as by posting comments or emailing you) in connection with your use of the collaboration features of the Box Services. For example, third parties who you invite to collaborate with you as "Editors" using the collaboration features of the Box Services may also modify Content that you have shared, upload documents and photos to Content you have shared, share such Content outside of the Box Services, and provide other third parties with rights to view the Content you have shared.
- **Third Party Applications:** Box provides you with opportunities to connect with third-party applications or services, such as through our Box One Cloud or Box application partner ecosystem. If you choose to use any such third-party applications or services, we may share information about you including your username and any Content you choose to use in connection with those applications and services, and such third parties may contact you directly as necessary. This Privacy Policy does not apply to your use of such third-party applications and services, and we are not responsible for how those third parties collect, use and disclose your information and Content. We encourage you to review the privacy policies of those third parties before connecting to or using their applications or services to learn more about their information and privacy practices.
- **Compliance with Laws:** We may disclose your information to a third party if (a) we believe that disclosure is reasonably necessary to comply with any applicable law, regulation, legal process or governmental request, (b) to enforce our agreements,

policies and Terms of Service, (c) to protect the security or integrity of the Box Services, (d) to protect Box, our customers or the public from harm or illegal activities, or (e) to respond to an emergency which we believe in the good faith requires us to disclose information to assist in preventing the death or serious bodily injury of any person.

- **Business Transfers:** We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company.
- **Aggregated or Anonymized Data:** We may also share aggregated or anonymized information with third parties that does not directly identify you.

Collaboration and Sharing Features

The Box Services offers collaboration features or other integrated tools, which allow you to share your Content through the Box Services. As a function of the collaborative nature of the Box Services and based on the permissions and settings you choose, the use of such features enables the sharing of Content with people you want to collaborate with or with the public. You can choose to change your settings at any time for a file or folder through your account. For more information about such collaboration and sharing features, we encourage you to review the information provided on support.box.com.

Privacy Seals



Box has received TRUSTe's Privacy Seal which means that this Privacy Policy and our practices have been reviewed by TRUSTe for compliance with its requirements regarding transparency, accountability and choice regarding the collection and use of your personal information. The TRUSTe certification only covers information collected on our site www.box.com and does not cover any information collected through our mobile applications. In addition, Box's privacy practices, as described in this policy, comply with the APEC Cross Border Privacy Rules System. To learn more, please visit

<http://www.apec.org/Groups/Committee-on-Trade-and-Investment/~media/Files/Groups/ECSG/CBPR/CBPR-PoliciesRulesGuidelines.ashx>.