



Privacy Policy for MainStreet Financial Planning, Inc

As of July 31st, 2026

MainStreet Financial Planning, Inc (MSFP) 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. MSFP 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. MSFP will provide the privacy statement to all clients annually.

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

What Information We Collect and Maintain

Personally identifiable information about you will be maintained during the time you are a client, and for the time that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board of Standards Code of Ethics and Professional Responsibility.

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

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, date of birth, and financial information.
- Information that we generate to service your financial needs.
- Information that we may receive from third parties with respect to your financial profile.

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.

What Information We Disclose

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. For example, in order for us to provide planning or investment management services to you, we may disclose your personal information in limited circumstances to various service providers, such as our independent contractors hired by MSFP. Arrangements with companies or independent contractors not affiliated with MSFP will be subject to confidentiality agreements.

MainStreet Financial Planning, Inc will not disclose any personal information about you or your account(s) unless one of the following conditions is met:

- We receive your prior written consent; or
- We have documentation that the recipient is your authorized representative; or
- We are required by law to disclose information to the recipient

How We Protect Your Personal Information

Privacy has always been important to MSFP. We restrict and limit access to client information only to those who need to carry out their business functions. We educate employees about safeguarding client information and preventing its unauthorized access, disclosure, or use. Employees will be required to acknowledge their acceptance and understanding of the privacy

policy in writing. (We maintain physical, electronic, and procedural safeguards to protect your confidential personal information).

Note there is information frequently listed on our materials or within our communications that may fall outside these strict safeguards. We recognize these categories may appear in email correspondence between the client and MSFP and/or on the screen in our online meetings.

- First and Last Name
- Asset and liability balances

Our Protocols

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 our secure encryption system, www.Sharefile.com. We will do the same.

If a client chooses to transmit information to us in an alternative method, it will be up to the transmitter to understand the risk 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 will do the same.

How we handle Credit Card/Bank account Information

MSFP never collects or retains clients credit card or bank information. All payments are made by client's themselves using one of the software providers. Refer to their Privacy Policy information below. Credit card payments cannot be made by phone.

Vendor Service Providers MainStreet Financial Planning uses to deliver financial plans. These are their Privacy Policies:

Type	Vendor	Privacy Policy
Document Storage	Citrix ShareFile	Citrix Privacy Policy
Note Taking software	Fathom	Fathom Privacy Policy
CRM	WealthBox	WealthBox Privacy Policy
Questionnaire Tool	Cognito Forms	Cognito Forms Privacy Policy
Electronic Signature Software	Adobe Acrobat	Adobe Privacy Policy
Financial Planning Software	Money Guide Pro	MGP Privacy Policy
Portfolio Analysis Software	Morning Star	Morning Star Privacy Policy
Tax Return Analysis Software	Holistiplan	Holistiplan Privacy Policy
Payment Processor Payment Processor	Hyfin	Hyfin Privacy Policy
Payment Processor Payment Processor	Pay Pal	PayPal Privacy Policy
Payment Processor Payment Processor	QuickBooks/Intuit	Intuit Privacy Policy
Phone service and Note taking software	Grasshopper	GoTo Privacy Policy

If you have further questions, or need more clarifications,

Contact us at:

MainStreet Financial Planning, Inc

236 N Santa Cruz Ave. Ste. 237
Los Gatos, CA 95030

888-897-6743 info@mainstreetplanning.com

www.MainStreetPlanning.com