

# Regulatory Disclosure and Privacy Policy

## **Regulatory Disclosures**

Elser Financial Planning, Inc. (EFP) may only transact business or render personalized investment advice in those states and international jurisdictions where we are registered, or have filed notice, or are otherwise excluded or exempted from registration requirements.

Past investment performance does not insure future results. Investing in the stock and bond markets is risky and principal, income, expenses, taxes, inflation, exchange rates, and total return fluctuate so an investment when redeemed may be worth less than its original cost. Nothing contained herein is to be construed as legal, accounting, or tax advice.

## **Privacy Policy**

As part of the Applicant's investment supervisory service, client information is gathered and retained. Nonpublic personal information about clients is protected using the following Privacy Policy:

Privacy Policy: All non-public information exchanged between the client and the Applicant shall be treated as confidential and shall not be disclosed to third parties, except as expressly requested by the client or as required by law.

We do not sell information about current or former clients to third parties, nor is it our practice to disclose such information to third parties unless requested to do so by a client or client representative or, if necessary, in order to process a transaction, service an account or as required by law.

To further protect client nonpublic personal information, any documents to be discarded are shredded if the document contains personal information (ie. client name, account number, social security number, etc.).

All employees or prospective employees will sign a confidentiality agreement stating that they agree to keep all EFP client and prospective client information private and agree not to disclose this information to any other party at any time.

These signed agreements will be scan and saved electronically in the EFP compliance file. Annual privacy letters are sent to all investment clients (see attached).

Updated 3/2021