

Privacy Policy

Financial Planning Counselors, Inc. d/b/a SmartPlan Investing ("SmartPlan Investing") considers the privacy of its clients and website visitors to be of fundamental importance and has established this Privacy Policy to help maintain the confidentiality of the information you share with us.

When you visit our website or inquire about our financial coaching or investment advisory services, we may collect certain personal information. Our policy is to keep this information confidential, protect it using reasonable administrative, technical, and physical safeguards, and use or disclose it only as necessary to provide services to you or as permitted or required by law. This Privacy Policy applies to current and former clients, prospective clients, and visitors to our website.

Information We Collect

The personal information we collect may include information necessary to communicate with you and respond to your requests, including:

- Name
- Mailing address
- Email address
- Telephone number
- Financial goals or information you voluntarily provide
- Other information submitted through website forms or communications

We collect personal information from the following sources:

- Information you voluntarily provide through our website, email, telephone conversations, meetings, or other communications.
- Information received on applications, questionnaires, or other forms.
- Information relating to your transactions with us or others, when applicable.
- Information received from custodians, investment managers, or other financial institutions as necessary to provide advisory services.

Our website may also automatically collect limited technical information, such as browser type, IP address, device information, and website usage statistics through cookies and similar technologies to help improve the performance and security of our website.

How Information Is Used

We use the information we collect to:

- Respond to your inquiries
- Provide information about our financial coaching and investment advisory services
- Maintain and service client relationships
- Improve our website and services
- Comply with applicable legal and regulatory requirements

We do not sell your personal information.

We may disclose information to third parties as permitted or required by law, including investment managers, custodians, technology providers, or other companies necessary to provide services to you. SmartPlan Investing works with independent service providers, including Matson Money, Inc. for certain investment management services and qualified custodians, including Axos Bank, for custody of client assets.

How Information Is Safeguarded

We maintain administrative, technical, and physical safeguards that we believe are reasonably designed to protect the confidentiality and security of your personal information. Access to personal information is limited to employees and service providers who require access to perform their responsibilities. We also maintain procedures designed to protect information from unauthorized access, use, or disclosure.

Third-Party Websites

Our website may contain links to third-party websites for your convenience. SmartPlan Investing is not responsible for the privacy practices or content of those websites. We encourage you to review the privacy policies of any third-party websites you visit.

Client Privacy Notice

Current and prospective advisory clients should also review our **Client Privacy Notice**, which describes how we collect, share, and safeguard nonpublic personal information in accordance with applicable federal privacy laws.

Contact Information

If you have any questions regarding this Privacy Policy or our privacy practices, please contact us:

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14255 US Highway 1, Suite 240
Juno Beach, FL 33408

Phone: (561) 744-9516

Email: info@smartplaninvesting.com