



January 11, 2020

## PRIVACY POLICY

Certified Financial Planners (CFP), like all other providers of personal financial services, are now required by law to inform their clients of their policies regarding privacy of client information. CFP's have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by law.

Kapusta Financial Group collects information about you to help us serve your financial needs, provide client service, and fulfill legal and regulatory requirements. The sources and the data collected may include information on applications and related forms, health information to the extent that it is needed for the planning process, and information regarding your transactions with us, such as products or services purchased and account balances. Any collection of personal information is to support our normal business operations and service your account.

Kapusta Financial Group does not disclose nonpublic personal information about you to anyone. However, in the course of servicing your account, we may share information collected about our clients, as described above, with other unaffiliated service providers such as mutual fund companies, broker/dealers, or investment firms to provide account maintenance or service to your account. We may also disclose your information to other organizations as permitted by law or to other organizations and individuals with your prior consent, (e.g., tax professionals and attorneys).

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information to ensure confidentiality. If you decide to close your account(s) or become an inactive client, we will adhere to the privacy policies and practices as described in this notice.

As required by law, we will notify you of our privacy policy annually. You will be notified prior to any modifications to this policy.

Sincerely,

*George M. Kapusta*

George M. Kapusta, CFP  
President