Privacy Policy

As an independent financial planning firm, Pathfinder Financial Advisors LLC ("PFA") 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 PFA.

We have never disclosed information to nonaffiliated third parties, except as required by law or with your written consent, and do not anticipate doing so in the future. 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 summarized below:

Information Kept Private; Sharing Limited to Need to Know

Access to your information is limited. Only employees and agents 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 with your consent. For nonaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our dealings with them and expect them to keep this information private. For example, federal and state regulators may review firm records as permitted by 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 attorney. We do not provide your personal 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.

Categories of Information Collected

The categories of nonpublic personal information that we collect from a 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 credit and other data reporting agencies.

Maintenance of Information

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