Privacy Policy
Pihl Financial Planning LLC (Pihl FP)
As of 31 March 2026

Relationships with current and prospective clients are based on integrity and trust. I work hard to maintain your privacy and to preserve the private nature of our relationship. I place the highest value on the information you share with me. I will not disclose your personal information to anyone unless it is necessary for the service of your plan, is required by law, or is at your direction. Pihl Financial Planning will provide this privacy statement to all clients annually.

It is important to me that clients understand what information I collect, how I use it, and how I protect your personal information.

Why I Collect Your Information

I gather information about you so that I can:

- Help design and implement the investment and planning related services I provide you; and
- Comply with the Federal and State laws and regulations that govern me and my firm.

What Information I Collect and Maintain

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

- Information such as your name, address, social security number, date of birth, and financial information.
- Information that I request to service your financial plan, such as tax returns, paystubs, and account statements.
- Information that I may receive from third parties with respect to your financial profile.

What Information I Disclose

I am permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. For example, in order for me to provide planning or investment management services to you, I may disclose your personal information in limited circumstances to service providers, such as our clearing firm or independent contractors hired by Pihl Financial Planning.

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

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

Arrangements with companies or independent contractors not affiliated with Pihl Financial Planning will be subject to confidentiality agreements.

How I Protect Your Personal Information

I restrict and limit access to client information only to those who need to carry out their business functions. I maintain physical, electronic, and procedural safeguards to protect your confidential personal information, as outlined in my Data Security Manual. A copy of this manual is available at your request.