

Annual Privacy Notice

Protecting the Privacy of Our Clients is Important to Us

At Halberstadt Financial Consultants, Inc., we appreciate your business and help you to fulfill your financial needs and goals. We recognize that your privacy is important to you and our company keeps all personal information confidential. This Privacy Notice provides you with information on our privacy policies.

Our Clients' Personal Information

The personal information we have on you includes your name, address, telephone number, birth date, social security number, and facts about your financial status, such as your personal financial assets and your income. We collect this nonpublic personal information on you based on your replies to inquiries on applications, questionnaires, or other forms we ask you to complete. We gather information from tax returns and financial statements we request from you, as well as your transactions with us and others. When you correspond with us by mail, telephone or over the internet, we may be provided with further personal information.

How Do We Use Our Clients' Personal Information?

We utilize your personal information to provide the services we offer you. It is never sold to a third party. As the firm shares nonpublic information solely to service our client accounts, we do not disclose any nonpublic personal information about you or our former customers to anyone, except under the following circumstances:

- To government or regulatory agencies in accordance with applicable laws
- To third parties such as account custodians or portfolio and tax software companies to manage our clients' investments and give financially relevant advice
- To other professional firms such as attorneys and accountants upon client request

How Do We Protect the Confidentiality of Our Clients' Personal Information?

Only those employees who need to provide the services we offer you are allowed access to your personal information. Employees allowed access to your personal information are required to keep it strictly confidential. The confidentiality of your nonpublic personal information is further protected by procedural, physical, and electronic safeguards we have enacted.

Annual Offer of Our ADV

As a registered advisory firm, we are obliged to offer our clients copies of the ADV Part 2A every year. This describes our advisory services, fees, investment professionals and conflicts. If you would like to receive a copy of our current Form ADV Part 2, we would be pleased to provide one upon receipt of your request. Please contact our office or email Barbara Cavagnaro at cavagnaro@halbfin.com.