



PRIVACY POLICY

Varn Financial Planning
varnfinancialplanning.com
1702 Arlington Blvd
El Cerrito, CA 94530
(510) 289-5874

Our Commitment to Your Privacy

Varn Financial Planning (“Firm”) is committed to protecting the confidentiality and security of our clients’ personal information. We maintain administrative, technical, and physical safeguards designed to protect your personal information and comply with applicable privacy laws.

Information We Collect

We collect nonpublic personal information about you in connection with providing financial planning and investment advisory services. This may include:

- Information you provide directly (e.g. name, address, financial information, financial goals, and other personal information)
- Information from documents you provide (e.g. account statements, tax documents, insurance information, or estate planning documents)
- Information generated through our financial planning and advisory process

How We Use Your Information

We use your information solely to:

- Provide financial planning and investment advisory services
- Prepare financial analyses, recommendations, and planning deliverables
- Communicate with you regarding your engagement and recommendations
- Maintain records as required by applicable laws and regulations

We do not sell your personal information.

Information Sharing

We do not disclose your nonpublic personal information to unaffiliated third parties except as permitted or required by applicable law.

Limited disclosures may be made:

- To service providers that assist in providing advisory services or operating our business, such as secure cloud storage providers, financial planning software, electronic communication platforms, or payment processors
- To comply with legal, regulatory, or court-ordered obligations
- With your consent or at your direction

We seek to use service providers that maintain appropriate safeguards for protecting client information.

Confidentiality and Security

We maintain safeguards designed to protect your personal information from unauthorized access, use, or disclosure.

These safeguards include measures such as:

- Authentication controls, including strong passwords and multi-factor authentication where appropriate

- Secure cloud-based systems used to store and process client information
- Encryption and other reasonable security measures designed to protect client information
- Limiting access to client information to what is reasonably necessary to provide advisory services
- Procedures designed to help protect against unauthorized access, disclosure, alteration, or destruction of client information

While we employ reasonable safeguards, no method of transmitting or storing electronic information can be guaranteed to be completely secure.

Artificial Intelligence Tools

The Firm may use artificial intelligence (“AI”) tools to assist with research, analysis, drafting, and other administrative or advisory-related tasks. **Personally identifiable client information is never provided to public or general-purpose AI tools.** Any client information used with such tools is stripped of personally identifiable information and limited to what is reasonably necessary for the task. AI-generated information is reviewed by the Firm before being relied upon in providing advisory services.

Record Retention

We retain client information for as long as necessary to provide advisory services, comply with applicable legal and regulatory recordkeeping requirements, resolve disputes, and protect the Firm's legal interests.

Former Clients

We maintain the same privacy protections for former clients as we do for current clients.

Questions

If you have any questions about this Privacy Policy, please contact:

Varn Financial Planning

(510) 289-5874

doug@varnfinancialplanning.com