

## ARCHER FINANCIAL PLANNING, LLC PRIVACY POLICY

### Background

This Privacy Policy is in response to the Federal Trade Commission's Gramm-Leach-Bliley Act (the "Act"). As required by the Act, financial institutions must provide consumers with a notice of the Firm's privacy policies and practices, and must not disclose nonpublic personal information about a consumer to nonaffiliated third parties unless the institution provides certain information to the consumer and the consumer has not elected to opt out of the disclosure. The Act also requires the financial institutions to notify all clients of their policies and procedures and to develop appropriate standards designed to protect customer information. You will want to carefully review these privacy notices to understand which firms may be sharing or selling information about its clients and if desired, you will want to "opt out" of this process. In most cases, this can be accomplished with a signed and dated letter.

The Act also revised the Federal definition of "financial institutions" to include investment advisers, which includes Archer Financial Planning, LLC. Section 504 of the Act required the Securities and Exchange Commission (SEC) and other federal agencies to adopt rules implementing notice requirements and restrictions on a financial institution's ability to disclose nonpublic personal information about consumers. The Act also required the SEC to establish for financial institutions appropriate standards to protect customer information. In response, the SEC adopted a new "Privacy Rule" known as Regulation S-P, which was designed to implement the requirements of the Gramm-Leach-Bliley Act with respect to financial institutions subject to the Commission's jurisdiction under that Act. As a State-regulated Investment Adviser, Archer Financial Planning, LLC defers to and maintains compliance with the Privacy Rule.

### Privacy Policy

As an independent financial planning firm, Archer Financial Planning, LLC wants you to know that we are committed to safeguarding the confidential information of all current, former, and potential clients. This information generally will include:

- > Information provided from applications, forms and other information provided to us either verbally or in writing, and include but are not limited to your name, address, phone number, account information, social security number, employment, assets, income and debt;
- > Information about your transactions, accounts, trading activity and parties to transactions;
- > Information from other outside sources;
- > Any other information that is deemed to be nonpublic personal information as defined by the Gramm-Leach-Bliley Act and by the SEC's Privacy Rule, to which most state-regulated Investment Advisory Firms defer.

We will never sell our Clients' nonpublic personal information to any other person or entity. We will only share information when you have directed us to do so with a written authorization or by application to facilitate a financial service offered through our firm or where we may be required to provide information by law or regulation.

Here are some examples of when information may be provided according to the aforementioned: From time to time, you may personally authorize us to share information with your personal accountant. You may desire to utilize investment or insurance services with an unaffiliated financial services firm (broker/dealer, custodian, trust department or insurance company) and in writing or by application, you will be directing us to share information in order to work with these firms on your behalf and only for the services you have requested. On the regulatory front, since Archer Financial Planning, LLC is regulated by the Securities Division of the state of Kentucky, we may, from time to time expect regular audits by this state to ensure compliance with regulatory rules and regulations. Archer Financial Planning, LLC is required to open all of its required books and records for review by Regulators.

Our internal procedure for handling your personal information also remains unaffected by the new Privacy Rule. Archer Financial Planning, LLC continues to restrict access to its records to only those persons who have a need to obtain information in order to deliver advisory or administrative services.