



January, 2020

At The Lubitz Financial Group, the basis of every client relationship is trust. We appreciate your decision to do business with us and value that relationship. We honor the trust and confidentiality you have placed in us particularly with respect to the personal information you share with us. Federal legislation, specifically, the Graham-Leach-Bliley Act, requires that we communicate our privacy and confidentiality policies in writing to you at the start of a relationship and if there are any changes to our Privacy Policy.

The Lubitz Financial Group is committed to safeguarding the confidential information of our clients. We collect financial and health information to help us understand your current circumstances and to assist you in meeting your personal financial goals. This information may be collected from questionnaires, documents you provide, account transaction history, discussions we have with you or others, or it may be received from other agencies you have authorized us to access. We hold all personal data provided to us in the strictest confidence and require your specific permission before we will discuss your affairs with anyone external to the firm.

We have never disclosed information to nonaffiliated third parties (such as brokerage firms, credit card or insurance companies), except as permitted by law, or in carrying out the duties for which you retained us. We do not anticipate any change to this policy, and, in the unlikely event that we are required to change it, we will contact you prior to such a change and give you the option to protect your data.

Our specific policies with respect to the protection of your personal information are as follows:

- Only those employees who need it to perform their job responsibilities are authorized to have access to client personal information.
- Disclosure of private client information is an offense subjecting employees to termination.
- To protect client information, we maintain physical, electronic and procedural safeguards that comply with federal and state standards. We regularly review our policies and practices, monitor our computer networks and review our procedures in order to help us care for your information.
- For unaffiliated third parties that require access to your personal information (such as a brokerage firm transacting your business or state or federal regulators), we also require strict confidentiality and expect them to keep this information private.
- We do not provide your information to mailing list vendors or solicitors for any purpose.
- We will maintain your files, with your data, as long as you are a client, and for as long thereafter as it may be required by law and the CFP® Board Code of Ethics and Professional Responsibility. After this required period of retention, all such information will be appropriately destroyed.

Best regards,

**Linda Lubitz Boone, CFP®, President**  
THE LUBITZ FINANCIAL GROUP