OLD OAK FINANCIAL PLANNING - Privacy Policy

Old Oak Financial Planning has always been committed in maintaining client confidentiality in accordance with the Gramm-Leach-Bliley (GLB) Act passed by Congress which deals in part with how financial institutions treat your personal financial information. The basis of each client relationship at Old Oak is built on trust. We guard that relationship with great care, beginning with the information you have chosen to share with us. We appreciate this opportunity to clarify our privacy practices for you as a result of this law.

For ease of reading we will refer to information that personally identifies you or your accounts as "personal information".

- **We do not sell your personal information to anyone.**

- **We do not disclose your personal information to third parties except as required or permitted by law and unless you have specifically requested us to do so.**

  Examples of this would be to cooperate with regulators or law enforcement authorities or to resolve consumer disputes.

- **We do collect personal information in the normal course of business in an effort to administer your accounts and serve you better.** This includes:

  Application and registration information
  Transaction information

- **We have a cybersecurity plan consistent with keeping client information protected.**

- **We use your personal information to fulfill our regulatory obligations and to help us serve you better.**

  For example, we may use your personal information to provide faster, more convenient services.

- **Confidentiality and security of your personal information is important to us.**

  Access to your personal information by our employees is for business purposes only. Our employees are trained and required to safeguard such information.
  We maintain physical, electronic, and procedural safeguards to guard your personal information.

- **We make every effort to keep your personal information accurate and up to date. Protecting your personal information is an ongoing effort.**

  If any of your personal information is inaccurate or incorrect please notify us immediately.

- **Any changes in our information sharing practices will be communicated to you.**

  In the future, if it is necessary to disclose any of your personal information in a manner that is not consistent with this policy, you will receive advanced notice of the proposed change so that you will have the opportunity to opt out of such disclosure.

With regards to the oldoakfinancial.com website, for non-personal information our site creates a temporary data file commonly known as a cookie, which allows you to view some of our disclosure information. It may also track the areas of our website that you visit. However, when you close your browser this cookie is automatically deleted from your system. We may collect information regarding the internet provider from which you are connecting to our site, such as AOL or MSN. We may also track the website from which you linked to our site. This information is used statistically and not to identify individuals.

When using secure areas of this website to provide or access your personal information, the information is encrypted, making it indecipherable to third parties. Your browser will indicate that you are in a secure area by displaying a locked padlock in the bottom of the screen. Internet connections cannot be guaranteed to be 100% secure. We have taken all reasonable measures to protect the information entered and accessed on the website. However, we cannot be liable for unintentional disclosure of information.

Please call us at (810) 220-4400 with any questions you may have.

(Federal law requires all clients receive our Privacy Policy annually and Security & Exchange Commission requires all clients receive our Firm Brochure annually.)

Please Note: ADV- Part 2 (our Firm Brochure), Privacy Policy, Code of Ethics and Client Relationship Summary are available upon request.