

Privacy Statement

Blue Coast Financial Planning, LLC (“Blue Coast Financial Planning”, “we” or “our”) believes it is essential that we maintain the privacy of the nonpublic personal information that you provide to us and that we obtain in connection with providing our products and services to you. Blue Coast Financial Planning has a standing policy of protecting the confidentiality and security of information we collect about our clients. We will not share non-public information about our clients (“Information,” as further described below) with third parties, except for the specific purposes described below. This notice describes the Information we may gather and the circumstances under which we may share it.

Blue Coast Financial Planning limits the use, collection, and retention of such information to what we believe is necessary or useful to conduct our business and to provide and offer you quality products and services, as well as other opportunities that may be of interest to you. Information collected may include, but is not limited to name, address, telephone number, tax identification number, date of birth, employment status, annual income, and net worth for individuals and other identifying documentation for institutions.

In providing products and services to you, we collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (e.g. investment/insurance applications, new account forms, and other forms and agreements);
- Information about your transactions with us, our affiliates, or others (e.g. broker/dealers, clearing firms, third-party managers (sub-advisors), or other chosen investment sponsors); and

Because we must maintain accurate records, Blue Coast Financial Planning has established procedures to maintain the accuracy of your information and to keep such information current and complete. If our clients desire to review any file we may maintain, please contact us. If our clients notify us that any Information is incorrect, we will review it and make revisions as appropriate. Information collected in connection with, or in anticipation of, any claim or legal proceeding may not be made available.

Blue Coast Financial Planning places strict limits on who receives specific information regarding your personally identifiable data. As a rule, we do not disclose nonpublic personal information we collect to others. However, because we rely on certain third parties for services that enable us to provide our advisory services to you, such as our attorneys, auditors, other consultants, brokers, and custodians who, in the ordinary course of providing their services to us, may require access to information, we may share non-public personal information with such third-parties. Additionally, we will share such information where required by legal or judicial process, such as a court order, or otherwise to the extent permitted under the federal privacy laws.

Our employees are required to protect the confidentiality of information and to comply with our established policies. They may access information only when there is an appropriate reason to do so, such as the execution of transactions on behalf of our clients. We also maintain physical, electronic and procedural safeguards to protect Information, which comply with Federal standards. Employees who violate our Privacy Policy are subject to internal disciplinary actions and, as appropriate, legal sanctions. Disposal of any paper document with confidential client Information is shredded. Our employees are instructed, continuously reminded and trained to safeguard all confidential client Information.

We may also disclose such information to others upon your instructions and you may amend this provision, and/or rescind your request at any time in writing.

We restrict access to nonpublic personal information about you to those employees who need access to such information in order to provide our products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information. Even if you no longer have a relationship with Blue Coast Financial Planning and we no longer provide services to you, our Privacy Policy will continue to apply to you.

Blue Coast Financial Planning reserves the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. However, you will be promptly provided with a current copy of our privacy notice upon material changes or upon request. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights, and do not modify or amend any agreements we have with you. The examples contained within this Privacy Policy are illustrations and they are not intended to be inclusive. This notice complies with a recently enacted Federal law and new SEC regulations regarding privacy. You may have additional rights under other foreign or domestic laws that may apply to you.

If you have questions about this privacy policy, please contact Bob Goldberg at (215) 850-9179 or at bob@bluecoastfinancialplanning.com.