PRIVACY POLICY

Valor Financial Planning, LLC ("VALOR FINANCIAL PLANNING") recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We are committed to securing the confidentiality and integrity of your personal information. VALOR FINANCIAL PLANNING will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information. We are proud of our privacy practices and want our current and prospective clients to understand why, what, and how information is collected; how we use it; and how we protect your personal information.

Why We Collect Your Information. We gather information about you so that we can:

- Help design and implement the investment and planning-related services we provide you
- Comply with the Federal and State laws and regulations that govern us.

What Information We Collect and Maintain. We may collect the following types of "nonpublic personal information" about you:

- Information about your identity, such as your name, address, social security number, date of birth, and financial information
- Information that we generate to service your financial needs (e.g., transaction data)
- Information that we may receive from third parties with respect to your financial profile.

How We Obtain Your Information. We collect nonpublic personal information about clients such as you from the following sources:

- From you during our initial meeting or subsequent consultations
- From you via applications or other forms you complete
- From your transactions with us or others as related to services we provide to you
- From your other advisors, when authorized by you to share that information

What Information We Disclose. We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. For example, in order for us to provide planning or investment management services to you, we may disclose your personal information in limited circumstances to various service providers such as our clearing firm or independent contractors hired by VALOR FINANCIAL PLANNING. Otherwise, VALOR FINANCIAL PLANNING will not disclose any personal information about you or your
account(s) unless one of the following conditions is met:

- We receive your prior written consent; or
- We have documentation that the recipient is your authorized representative; or
- We are required by law to disclose information to the recipient

Arrangements with companies or independent contractors not affiliated with VALOR FINANCIAL PLANNING will be subject to confidentiality agreements.

How We Safeguard Your Personal Information. Privacy is always important to VALOR FINANCIAL PLANNING. We restrict
and limit access to client information only to those who need to carry out their business functions. We maintain physical, electronic, and procedural safeguards to protect your Valor Financial Planningntial personal information. These include Valor Financial Planningntiality agreements with individuals and companies we may hire to help us provide services to you, password-protected user access to our computer files, and locked filing cabinets for paper files.

Contact Information. If you have any questions, concerns, or comments about how we handle your personal information, you may contact us at 423-268-0973 or matthew@planwithvalor.com