

PRIVACY STATEMENT TO CLIENTS OF Wealth Planning & Management LLC

January 2012

To Each of our Advisory Clients:

Like many of our clients, you may be receiving a multitude of mailings from financial institutions that include privacy statements. These mass mailings are 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 and that is why you are receiving our letter today. 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, Wealth Planning & Management, LLC defers to and maintains compliance with the Privacy Rule.

We at Wealth Planning & Management, LLC value your trust and confidence and carefully handle the nonpublic personal information we possess. 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; such as your attorney or accountant
- 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.

The new Act and Privacy Rule have no effect on the way we do business. 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 or verbal authorization, or by application to facilitate a financial service offered through our firm, or in the unlikely event we are required to do so by law or regulation (i.e. FPA, NAPFA or CFP boards, government regulators, or valid subpoena). By working with Wealth Planning and Management, you direct us to maintain backup copies of your data in the "cloud storage". You have reviewed and are satisfied with the security and privacy policies of our various vendors such as Salesforce and others.

Here are some examples of when information may be provided according to the aforementioned: From time to time throughout the year, you may personally authorize us to share information with your personal accountant or attorney. 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, our associated custodian is required by the National Association of Securities Dealers, Inc. (NASD)

to supervise the activities of its related persons and firms. Additionally, since Wealth Planning & Management, LLC is regulated by the State Securities Division or several states, we may, from time to time expect regular audits by the State to ensure compliance with regulatory rules and regulations. Wealth Planning & Management, LLC is required to open all of its required books and records for review by all state and federal Regulators.

Our internal procedure for handling your personal information also remains unaffected by the new Privacy Rule. Wealth Planning & Management, 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. If you should have any questions or concerns regarding our privacy policy and procedures, please do not hesitate to contact me directly.

This communication gives us another opportunity to express our appreciation for your continued business. We are dedicated to providing you with personalized services and always want to know how you think we're doing.

We always look forward to hearing from you. If you would like to reserve some time to review your financial and investment needs to determine if your assets are positioned to satisfy future needs, please give us a call. The value and usefulness of the asset management and planning services we provide are dependent upon availability of current information and upon your active, ongoing participation in your plan.

Please do not hesitate to call on us if we can be of any further assistance.

Best regards,

Jake Engle
Principal
Wealth Planning & Management, LLC
www.wealthplanningmanagement.com

Copies of this document available online at : <http://www.wealthplanningmanagement.com>