



Privacy Policy

Money Plans believes confidentiality, protection, and integrity of customer information is critical to providing quality service. The following policy is designed to protect your right to privacy and designed to prevent misuse of your personal information. There are three guidelines to our privacy policy:

- Your personal information is gathered for business purposes only;
- Personal information is shared only with those individuals or third parties who have a business or regulatory reason to access that information;
- Your personal information remains confidential and is never sold to an outside agency or third party for any reason.

Personal Information

At the time you open an account with Money Plans certain information about you is collected by your Investment Advisor and is periodically updated for changes in your personal situation. When you open an investment account, Money Plans and its Advisor, have an obligation to collect certain personal information about you or the account owner. This is a practical and regulatory requirement since the Advisor can make appropriate recommendations only after having sufficient knowledge and information.

The personal information we collect about you includes your name, address, taxpayer identification number, date of birth, number of dependents, citizenship, occupation, income, total assets, liquid assets, investment experience, investment objectives and tolerance for market risk.

Third Parties

For legitimate business purposes we may share the personal information described above with the following non-affiliated third parties:

- Companies with whom you have requested a relationship, such as issuers of private debt or equity securities, mutual fund and insurance companies, banks, attorneys, and accountants;

- Governmental agencies and Regulatory authorities required by law;
- Companies under contract to perform services for Money Plans such as Custodians (i.e., Charles Schwab) statement vendors, data processing and software providers and the provider of clearing services.

Money Plans is an independent Registered Investment Advisor (RIA) and the custodian used by Money Plans is Charles Schwab & Co., Inc., a pioneer of the RIA model. Your personal information is provided to Charles Schwab, in order for them to provide custodian services (bookkeeping services, receive and distribute cash and securities, hold assets in your account and perform clearing functions, etc.).

Confidentiality

Access to your personal information is limited to your Investment Advisor and those employees who need it to conduct our business. Our employees are required to protect the confidentiality of your personal information and must follow established procedures to do so. Employees are instructed and educated as to their obligations, and we employ safeguards to ensure compliance with our established procedures.

Additional Information

Complete and accurate information is of the utmost importance to make appropriate recommendations. We urge you to notify us if there are changes to your personal information. If you have further questions or concerns about your personal information or this Privacy Policy, please contact at 301-589-4250.

The designated Principal, is responsible for supervising the compliance operations of the firm, including, but not limited to, the following functions: • Determine that each person employed in the business is properly qualified, licensed and registered (if applicable) to perform the function assigned; • Confirm that the licensing and registration requirements for the firm have been met and are being currently maintained; • Report to the regulatory authorities all changes in filings required; • Interview all prospective Associated Persons and review the required information prior to accepting them as an employee of the firm; • Periodically review all personal accounts and personal trading of employees; • Conducting a Billing Review of all new accounts to ensure that fees are in line with the on file fee agreement. • Review and approve all communications with customers; • Supervise access of personnel to firm and customer records and files; • Review and approve advertising and electronic communications; • Review outside business activities of Associated Persons.