

Howard Financial Services, Ltd.

Privacy Notice

Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities. We respect your right to keep your personal information confidential and understand your desire to avoid unwanted solicitations. Please, take a few minutes to read our Privacy Policy. You will have a better understanding of what we do with the information you provide us and how we keep it private and secure.

Types of Information We Collect

We collect certain personal information about you – but only when that information is provided by you or is obtained by us with your authorization. We use that information to provide various tax and financial planning services to you at your request.

Examples of sources from which we collect information include:

- Interviews and phone calls with you,
- Letters or e-mails from you,
- Tax return and financial planning organizers, as well as supporting documents, and
- Financial history questionnaires.

Parties to Whom We Disclose Information

As a general rule, we do **not** disclose personal information about our clients or former clients to anyone. However, to the extent permitted by law and any applicable state Code of Professional Conduct, certain nonpublic information about you may be disclosed in the following situations:

1. To comply with a validly issued and enforceable subpoena or summons.
2. In the course of a review of our firm's practices under the authorization of a state or national licensing board, or as necessary to properly respond to an inquiry or complaint from such a licensing board or organization.

3. In conjunction with a prospective purchase, sale, or merger of all or part of our practice, provided that we use appropriate precautions (for example, through a written confidentiality agreement) so the prospective purchaser or merger partner does not disclose information obtained in the course of the review.
4. As a part of any actual or threatened legal proceedings or alternative dispute resolution proceedings either initiated by or against us, provided we disclose only the information necessary to file, pursue, or defend against the lawsuit and take reasonable precautions to ensure that the information disclosed does not become a matter of public record.
5. To provide information to affiliates of the firm and nonaffiliated third parties who perform services or functions for us in conjunction with our services to you, but only professionals who practice within a profession that requires their members abide by standards of privacy and confidentiality.

Confidentiality and Security of Nonpublic Personal Information

Except as otherwise described in this notice, we restrict access to nonpublic personal

information about you to employees of our firms and other parties who must use that information to provide services to you. Their right to further disclose and use the information is limited by the policies of our firm, applicable law, our Code of Professional Conduct, and nondisclosure agreements where appropriate. We also maintain physical, electronic, and procedural safeguards in compliance with applicable laws and regulations to guard your personal information from unauthorized access, alteration, or premature destruction.

These Privacy Principles apply to individuals, and we reserve the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. 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 our customers.

If you have any questions or concerns, please contact:

**Theresa G. Stuteville
(214)346-0760**

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