

Professional
Fiduciary/
Independent
Trustee

ARLENE R. FOREMAN

Chartered Life Underwriter®
Chartered Financial Consultant®
CERTIFIED FINANCIAL PLANNER
Certified Trust & Financial Advisor

(239) Cell: 826-4588 Fax: 433-7738

E-mail: Planning@ARForeman.com

Web: www.ARForeman.com

10091 Colonial Country Club Blvd.
Fort Myers, FL 33913-7018

Important information
regarding your privacy.
*If you have any questions
about my privacy policies,
please contact me.*

As a Professional Fiduciary and Independent Trustee, I am committed to safeguarding the confidential information of my clients. I hold all personal information provided to me in the strictest confidence. These records include all personal information that I collect from you in connection with any of the services I provide. The categories of nonpublic personal information that I collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the estate planning process, information about transactions between you and third parties, and information from consumer reporting agencies. I use health and financial information that you provide to me to help you meet your personal estate and care goals while guarding against any real or perceived infringements of your rights of privacy. My policy with respect to personal information about you is listed below. If I were to anticipate a change in firm policy, I would so advise you.

How I collect information. I obtain information directly from you and your other advisors as part of our initial data gathering process and subsequently, as the need arises. If I need to verify or obtain additional information, I may, under the terms of our Agreement, contact third parties referenced therein.

How I protect information. I am required to protect the confidentiality of information. (1) I limit employee, agent and consultant access to information only to those who have a business or professional reason for knowing, and only to non-affiliated parties as permitted or required by law. (For example, so that I can discuss your financial situation with an accountant, lawyer, insurance agent, consultant, subcontractor, or investment or other advisor[s]; or so that I can deal with various accounts on your behalf as authorized by you.) (2) I maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. (3) For non-affiliated third parties that require access to your personal information, including financial service companies, software vendors, consultants, agents, and auditors, I expect strict confidentiality with them and expect them to keep this information private.

Information disclosure. I do not disclose information to non-affiliated third parties, except as permitted or required by law, by tax/securities/other regulatory bodies, or in the course of work done on your behalf. Under the terms of our Agreement, I am permitted to discuss relevant issues with your attorney, accountant, insurance agent, banker, or investment advisor. Further: (1) I do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose. (2) Personally identifiable information about you will be maintained during the time you are a client, and for the time thereafter that such records are required to be maintained by any federal or state laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information may be destroyed. (3) In the case of my inability to continue working with or for you, my succession plan (as described in my Disclosures) does provide my successor access to my clients' files for the purpose of contacting clients and offering continuing service or referral to other practitioners. Such files will be retained by said advisor for the period required by law.