

mountain flower

INVESTMENTS & PLANNING

Privacy Policy

Mountain Flower Investments & Planning LLC (“MFI&P”) 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 place the highest value on the information you share with us. MFI&P will not disclose your personal information to anyone unless it is required by law, at your direction, or to provide you with a service. We will not sell your personal information. MFI&P will provide this privacy statement to all clients annually.

We want our clients to understand what information we collect, 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; and
- 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 from our initial meeting or subsequent consultations 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.
- Information that we may receive from third parties with respect to your financial profile.
- We may use meeting transcription, recording, and AI-powered features (including Microsoft 365 Copilot) during virtual meetings and phone calls. These tools process audio, video, chat, and screen-shared content to provide services such as real-time transcription, meeting summaries, action-item extraction, and other productivity insights. Participants will be notified and may be required to provide explicit consent before these features are enabled. By joining such a meeting, you acknowledge that your contributions may be captured and processed for these purposes. If you prefer not to participate in meetings that involve these features, please notify us in advance.

What Information We Disclose

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. For example, 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 MFI&P.

Otherwise, MFI&P 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
- The business succession plan is triggered due to death or incapacity of key personnel; or
- We are required by law to disclose information to the recipient.

We do not share mobile phone numbers or SMS opt-in consent data with third parties or affiliates for marketing or promotional purposes. Information may be shared with subcontractors that help us provide messaging services, but text messaging originator opt-in data and consent will not be shared with any third parties.

How We Protect Your Personal Information

Privacy has always been important to MFI&P. 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 confidential personal information.