

# Shapiro Financial Security Group Inc.

Tax & Financial Consulting Specialists

**Planning is the Key to Security**  
Kenneth B. Shapiro, CPA/PFS, CFP®

1 Bethany Road, Building 6, Suite 90, Hazlet, NJ 07730  
Tel: (732) 739-8991 Fax: (732) 739-8667  
KShapiro@ShapiroFSG.com

## **Privacy Policy**

March 2010

Your privacy is important to us. At Shapiro Financial Security Group, Inc., we are committed to your privacy and retaining your trust. We respect your right to keep your personal information confidential and to avoid unwanted solicitations.

Please read this to learn how we handle your personal information.

### ***Types of Information We Collect:***

We collect non-public personal information about you that is provided by you or obtained by us with your authorization to prepare your personal income tax returns and provide personal financial planning to you.

### ***Examples of Sources from which We Collect Information:***

- ***Client Interviews***
- ***Tax Return Organizers***
- ***Financial Planning Organizers***
- ***Financial History Questionnaires***
- ***Transaction Information\****

This information is collected from you in written form, by phone, on line, by mail and in personal interviews and consultations conducted by us, as well as by information we collect from others with your authorization.

***Transaction Information*** is about your transactions with us and includes information necessary for billing and payment for our income tax preparation and financial planning services, as well as all correspondence between you and us. Transaction information would also include your payment history with us, billing records and any collection effort engaged in by us for payment of services rendered to you.

### ***Parties to Whom We Disclose Information:***

We do not disclose any non-public personal information about our clients or former clients to our affiliates or to non-affiliated third parties except as permitted by law, the Code of Professional Conduct of the New Jersey Society of Certified Public Accounts (NJSCPA), the Ethics Rulings of the American Institute of Certified Public Accountants (AICPA), the Financial Planning Association (FPA) and the Certified Financial Planning Board (CFP). Non-public personal information about you and our former clients may be disclosed to both our affiliates and non-affiliated third parties as permitted by law, our Code of Professional Conduct, and the Ethics Rulings of the above associations, as follows:

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1. Complying with a validly issued and enforceable subpoena or summons;
2. In the course of a review of our firm's practices under the New Jersey State Board of Accountancy authorization;
3. Initiating a complaint or responding to any inquiry made by the Professional Conduct Committee of the NJSCPA, the ethics division or trial board of the AICPA or duly constituted investigative or disciplinary body of another State CPA Society or Board of Accountancy, the Financial Planning Association or the Certified Financial Planning Board of Ethics;
4. A review of a professional practice in conjunction with a prospective purchase, sale, or merger of all or part of our practice, provided that we take appropriate precautions (for example, through a written confidentiality agreement) so the prospective purchaser does not disclose information obtained in the course of the review;
5. Participating in 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;
6. Providing information to affiliates of the firm and non-affiliated third parties who perform services or functions for us pursuant to a contractual agreement which prohibits the third party or affiliate from disclosing or using the information other than for the purposes for which the information was disclosed: for example, using an outside service bureau to process clients' tax returns, or using a records-retention agency to store clients' records.

### ***General Restrictions on Disclosure of Non-Public Personal Information to Affiliates and Non-Affiliated Third Parties:***

As tax preparers, we are prohibited by Internal Revenue Code Section 7216 from disclosing your income tax return information without your consent, other than for the specific purpose of preparing, assisting in preparing or obtaining and providing services in connection with the preparation of an income tax return for you.

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Furthermore, as a member of the NJSCPA, FPA and CFP engaged in income tax preparation or financial planning, we are generally prohibited from disclosing confidential client information about you to affiliates and non-affiliated third parties without your specific consent. (See exceptions under heading "*Parties to whom we disclose information*").

### ***Confidentiality and Security of Non-Public Personal Information:***

We restrict access to non-public personal information about you to those employees 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 our employee code of conduct, applicable law, our Code of Professional Conduct and non-disclosure agreements where appropriate. We also maintain physical, electrical, and procedural safeguards in compliance with applicable laws and regulations to guard your non-public personal information.

**It is not a policy of Shapiro Financial Security Group, Inc. to share nonpublic personal and financial information with unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out.**

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