

**WHAT DOES CYPRESS FINANCIAL PLANNING, LLC DO WITH YOUR FINANCIAL INFORMATION?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect, and share depends on the product or service you have with us. This information can include:

- Social Security Number, Driver’s License Number
- Investment Experience
- Income, Financial Net Worth
- Account Transactions
- Education History, Employment Information
- Assets

When you are *no longer* our customer, we will continue to hold your information and share it as described in this notice.

**How?** All financial companies need to share customers’ personal information to perform their services and run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Cypress Financial Planning, LLC chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Cypress Financial Planning, LLC share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s) or respond to court orders and legal investigations	Yes	No
<b>For our marketing purposes</b> — to provide you with newsletters and other documents, and announcements regarding our services.	No	We don’t share
<b>For joint marketing with affiliates</b> (We have no affiliates.)	N/A	We don’t share
<b>For joint marketing with non-affiliates</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> — information about your transactions, accounts, etc.	N/A	N/A
<b>For our affiliates to market to you</b>	N/A	N/A
<b>For non-affiliates’ (accountants, attorneys and other business professionals) everyday business purposes</b> — in order to ensure appropriate information is required for tax purposes, or for tax planning or estate planning or asset protection planning purposes.	Yes, but only with your expressed consent	Yes
<b>For our non-affiliates to market to you</b>	No	We don’t share

**To Limit Our Sharing**

Call (856) 720-0029 or  
 Visit us online: <http://www.cypressplanning.com>

**Please note:**  
 If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

## Who we are

### Who is providing this notice?

Cypress Financial Planning, LLC  
400 White Horse Pike  
Haddon Heights, NJ 08035

## What we do

### How does Cypress Financial Planning, LLC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards (such as password protection or encryption) and restricting access to physical files (such as locked cabinets or building).

### How does Cypress Financial Planning, LLC collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Deposit money
- Seek advice about your investments
- Enter into an investment advisory contract
- Provide us with information about your investment or retirement portfolio or earnings

We may also collect your personal information from other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account, I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

## Definitions

### Affiliates

Companies related by common ownership and/or control. They can be financial and nonfinancial companies.

### Non-affiliates

Companies not related by common ownership and/or control. They can be financial or nonfinancial companies.

### Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or service to you.

## Other Important Information

Our website offers general information about our services and should not be acted upon without obtaining specific advice from a qualified professional. The information provided is not intended to provide any investment, tax, or legal advice; in addition, nothing on this website should be considered a solicitation for the purchase or sale of any security.

As with any investment strategy, there is potential for profit as well as the possibility of loss. We do not guarantee any minimum level of investment performance or the success of any portfolio or investment strategy. All investments involve risk (the amount of which may vary significantly), and investment recommendations will not always be profitable. Past performance is not a guarantee of future results.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Additional information, including management fees and expenses, is provided on our Form ADV Part 2, available upon request or at the SEC's Investment Advisor Public Disclosure site <https://adviserinfo.sec.gov/firm/brochure/151014>

**Information for California, North Dakota, and Vermont Customers**

In response to applicable state law, if the mailing address provided for your account is in California, North Dakota, or Vermont, we will automatically treat your account as if you do not want us to disclose your personal information to non-affiliated third parties for purposes of them marketing to you, except as permitted by the applicable state law.