



Tea & Taxes Company dba ProsperiTea Planning  
**Privacy Policy**  
Effective Date: May 10, 2024

# FACTS

## WHAT DOES PROSPERITEA PLANNING DO WITH YOUR PERSONAL INFORMATION?

### Why?

At Tea & Taxes Company dba ProsperiTea Planning, privacy is important to us. While information is the cornerstone of our ability to offer excellent service, our firm recognizes the need to keep the information shared with us in the strictest confidence. This notice provides you with our privacy policies and practices with respect to the disclosure of nonpublic information about our prospective, current or former clients.

### What?

In providing you with our services, we collect nonpublic personal information about you from the following sources:

- Information we receive from you on tax returns or other forms or interviews you give us
- Information you authorize us to collect on your behalf, including loan and/or investment information and bank balances
- Information you share with investment custodians with whom we have trading authority.

Examples contained within this Privacy Policy are illustrations; they are not intended to be exclusive.

### How?

#### **Our Security Practices**

We restrict access to your personal information to the minimum necessary members of the firm. We maintain physical, electronic, and procedural safeguards to guard your information. We routinely shred discarded confidential papers and we use a firewall against Internet incursions into our data.

All financial companies need to share customer's personal information to run their everyday business. In the section on the next page, we list the reasons financial companies can share their customer's personal information; the reasons ProsperiTea Planning chooses to share; and whether you can limit this sharing.

We do not disclose any other nonpublic personal information to anyone else, except as permitted or required by law. Under Massachusetts law, if you provide us with information which you identify as confidential pursuant to a professional engagement with us, we are not permitted to disclose that information without your consent, except in response to a court proceeding, to use a specific person's information in response to their own complaint, or to respond to inquiries from a certifying or licensing authority. In addition, we do not routinely disclose even public information about our clients, including your name or the nature of the services we provide to you, unless you have consented to act as a reference for us and even then, of course, we do not discuss your confidential information.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PROSPERITEA PLANNING SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes—</b> to vendor firms that use your data only in the performance of services for us, such as to process your transactions, maintain your account(s)	Yes	No
<b>For responding to court orders and legal investigations—</b> in response to your own complaint, or to respond to inquiries from a certifying or licensing authority, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our own products and services to you, between Tea & Taxes Company and ProsperiTea Planning	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>While acting as your authorized representative in dealings with tax authorities</b>	Yes	Yes
<b>To anyone to whom you specifically request that we send your financial information—</b> including College Financial Aid Offices, Town Assessor's Offices, Banks, Investment Companies or others with whom you are doing business. In these situations we would limit the information disclosed to the minimum required to meet your purpose.	Yes	Yes
<b>To any successor firms—</b> including any incorporated form of these businesses, and in the case of a continuity or succession plan requiring a substitute advisor	Yes	No
<b>For nonaffiliates to market to you—</b> Of course, we do not sell mailing lists.	No	We don't share

## Questions?

Call 413-829-4832 or go to [www.ProspertiTeaPlanning.com](http://www.ProspertiTeaPlanning.com)

## WHO WE ARE

### Who is providing this notice?

Tea & Taxes Company dba ProsperiTea Planning

## WHAT WE DO

### How does ProsperiTea Planning 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 and secured files and buildings.

In addition, we have developed and implemented a comprehensive Written Information Security Program ("WISP") in accordance with Massachusetts regulations. This program includes administrative, technical, and physical safeguards designed to minimize the risk concerning any sensitive information that we store.

### How does ProsperiTea Planning collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your income information
- tell us about your portfolio or deposit money
- enter into an investment advisory contract

We also collect your personal information from others, including affiliates and other companies.

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

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

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

## DEFINITIONS

### Affiliates

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

- *We have no affiliates.*

### Nonaffiliates

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

- *Tea & Taxes Company dba ProsperiTea Planning does not share with nonaffiliates so they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Tea & Taxes Company dba ProsperiTea Planning does not jointly market.*

## OTHER IMPORTANT INFORMATION

### Former Clients

Even if you are no longer our client, our Privacy Policy will continue to apply to you.