

## **PRIVACY POLICY**

*We recognize that our relationship with you is based on integrity and trust. We work hard to maintain your privacy and are very careful to preserve the private nature of that relationship. As such, we want you to be aware of how we handle and protect your personal information.*

### **FACTS**

#### **WHAT DOES JOSEPH CAHILL & ASSOCIATES / WORTHTAX DO WITH YOUR PERSONAL 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 depend on the product or service you have with us. This information can include:

- Social Security and Tax ID numbers
- Tax forms such as W-2s and 1099s
- Account numbers as required to complete tax forms

When you are *no longer* our customer, we continue to abide by the policies described in this notice.

#### **How?**

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Joseph Cahill & Associates / WorthTax chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Joseph Cahill & Associates / WorthTax share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	N/A

#### **Questions?**

See the contact information on the bottom of page two, or visit [www.worthtax.com](http://www.worthtax.com).

## Who we are

### Who is providing this notice?

Joseph Cahill & Associates / WorthTax

## What we do

### How does the Company protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include physical and electronic safeguards.

We maintain rigorous compliance with state and federal law, including:

- A comprehensive information security program, pursuant to M.G.L. c. 93H, Regulation 201 CMR 17
- Internal Revenue Code §7216
- The Financial Services Modernization Act of 1999 (Pub.L. 106-102)

### How does the Company collect my personal information?

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

- Drop off your tax information
- Electronically deliver your tax information
- Conduct an interview with a tax preparer

### 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

### "We", "The Company"

Joseph Cahill & Associates / WorthTax

### Affiliates

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

- WorthPartners
- Harbour Planning Group
- The Law Offices of Thomas J. Holmes

### Nonaffiliates

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

- NONE

### Joint marketing

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

- NONE

## Other Important Information

For questions, concerns, or comments, please contact:

### Alex Franch

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