



Horan Capital Management Privacy Policy

We hold all personal information provided to our firm in the strictest confidence. This includes all personal information that we collect from you in connection with any of the services provided by HCM, including—but not limited to—asset management, tax preparation and planning, and any financial planning services.

We do not disclose information to nonaffiliated third parties, except as permitted by law, and we do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first.

As you know, we may use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.

We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.)

Additionally, brokerage firm custodians have their own client privacy policies, which they administer separately from HCM.

We maintain a secure office, filing system, and computer network to ensure that your information is not placed at unreasonable risk.

The categories of nonpublic personal information that we collect from each client depend on the scope of the client's engagement. These include information about your personal finances, health (to the extent that it is needed for the planning process), and transactions between you and third parties, and it may include information from consumer reporting agencies.

For unaffiliated third parties that require access to your personal information (including financial service companies, consultants, and auditors) we also require strict confidentiality in our agreements with them, mandating that they also keep your personal information private.

We do not release any personal information to third-party providers unless the client specifically authorizes us to do so.

Personally identifiable information about you will be maintained during the time you are a client and for the time thereafter that such records are mandated to be maintained by federal and state securities laws and also consistent with the CFP Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.

Federal and state regulators also may review firm records as permitted under law.

Should you have any questions, comments, or concerns you may contact Patrick J. Horan, CFP, ChFC, at: 2800 Quarry Lake Drive, Suite 220, Baltimore, MD 21209; 410-494-4380 or 800-592-7534.

We take your right to privacy seriously and will do all that we can to ensure it. As always, we appreciate your trust and confidence and the opportunity to provide you with our services.