

Website Disclosures

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Certain portions of FSM's website (i.e., newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, FSM's (and those of other investment and non-investment professionals) positions and/or recommendations of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer reflect current position(s) and/or recommendations(s). Moreover, no client or prospective client should assume that any such discussion serves as the receipt of, or a substitute for, personalized advice from FSM, or from any other investment professional. FSM is neither an attorney nor an accountant and no portion of the website content should be interpreted as legal, accounting or tax advice.

FSM may provide links from this website to a third-party website or permit a link from a third-party website to this site. Such links are for your convenience only and do not imply any affiliation with or an endorsement, authorization, sponsorship or promotion of the third-party website or its owner. FSM does not control or review any link and accepts no responsibility for the content, products or services provided at these linked websites. If you decide to access such third-party websites, you do so solely at your own risk and should be aware that third-party websites are governed by their terms and conditions and privacy policies.

Cookie Policy

Welcome to Financial Security Management ("we," "our," or "us"). We value your privacy and want to ensure your online experience is as smooth and transparent as possible. This Cookie Disclosure is designed to help you understand how cookies and similar technologies are used on our website.

When you visit a website, cookies are small text files placed on your device (computer, tablet, smartphone, etc.). They are widely used to make websites work efficiently and to provide information to website owners. Cookies help us enhance your browsing experience and improve the functionality of our website. Types of cookies we use include but are not limited to:

- **Essential Cookies:** These cookies are necessary for the proper functioning of our website. They enable you to navigate our site and use its features.
- **Analytical/Performance Cookies:** These cookies help us collect information about how visitors use our website, such as which pages are most popular and any error messages. This information is used to improve the website's performance.
- **Functional Cookies:** These cookies allow the website to remember your choices (e.g., language preferences or region) and provide enhanced, personalized features.
- **Marketing Cookies:** We and our advertising partners use these cookies to deliver relevant advertisements based on your interests. They may also limit the number of times you see an ad and measure the effectiveness of advertising campaigns.

Cookie Policy Cont.

By using our website, you consent to cookies and similar technologies described in this Cookie Disclosure. You can change your cookie preferences at any time by adjusting the settings in your web browser. Please note that disabling certain cookies may affect the functionality of our website. If you have any questions or concerns about our use of cookies or this Cookie Disclosure, please feel free to contact us at 303-988-1411.

European Union (EU) Disclosure

This Disclaimer is intended for visitors to our website who are residents of the European Union (EU) and is provided in accordance with the EU General Data Protection Regulation (GDPR). The data controller for the personal data collected through this website is Financial Security Management, a company registered in the United States. You can contact us at 303-988-1411.

We process your personal data on the legal basis of your consent, as provided when you use our website or services. You have the right to withdraw your consent at any time without affecting the lawfulness of processing based on consent before its withdrawal. We may collect and process various types of personal data for the following purposes:

- To respond to your inquiries and provide information about our products and services.
- To analyze website usage and improve our website's content and functionality.
- To send you promotional emails or other marketing materials if you have subscribed to our newsletter. You can opt out at any time.

We use cookies to enhance your browsing experience. You can manage your cookie preferences through your browser settings.

Your personal data may be shared with our trusted third-party service providers who assist us in carrying out the purposes mentioned above. These service providers may have access to your personal data, but they are contractually bound to keep it confidential and secure.

We may transfer your personal data to countries outside the European Economic Area (EEA) that may not provide the same level of data protection as the EEA. In such cases, we will ensure adequate safeguards, such as Standard Contractual Clauses or other legally approved mechanisms, are in place.

We will retain your personal data for as long as necessary to fulfill the purposes for which it was collected, or as required by applicable laws and regulations.

Under the GDPR, you have the following rights:

- Right to access your personal data.
- Right to rectify inaccurate personal data.
- Right to erasure (right to be forgotten).
- Right to restrict processing.
- Right to data portability.
- Right to object to processing.
- Right not to be subject to automated decision-making.
- Right to withdraw your consent.

European Union (EU) Disclosure Cont.

To exercise any of these rights or if you have any questions or concerns about the processing of your personal data, please contact us using the contact information provided above. If you believe that your rights under the GDPR have been violated, you have the right to lodge a complaint with a supervisory authority. Please note that this GDPR Disclaimer may be updated from time to time to reflect changes in our data processing practices or legal requirements. We encourage you to review this Disclaimer periodically for any updates.

Certified Financial Planner (CFP®) Disclosure

Some employees of FSM are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and they may use these and the CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Minimum Qualification Requirements for the Enrolled Agent (EA) Designation:

An Enrolled Agent (EA) is a federally authorized tax practitioner empowered by the U.S. Department of the Treasury to represent taxpayers before the Internal Revenue Service (IRS) for tax-related matters, including audits, collections, and appeals. To earn the EA designation, individuals must meet stringent qualification requirements, including passing the Special Enrollment Examination (SEE), a comprehensive three-part exam covering individual and business tax returns, as well as representation, practices, and procedures. Alternatively, individuals who have worked for the IRS for five or more years in a position requiring the application of tax code can qualify without taking the SEE. Additionally, EAs must adhere to ethical standards outlined in Treasury Department Circular 230 and complete 72 hours of continuing education every three years to maintain their credential.

SMS Terms & Conditions

1. **Brand Name:** Financial Security Management, Inc.
2. **Program Description:** We send text messages to clients and potential clients. We send public service announcements, customer care, account notifications, and verification code text messages.
3. **Frequency:** Message frequency will vary.
4. **Cost:** As always, message and data rates may apply for any messages exchanged with this number. If you have any questions about your text or data plan, contact your phone provider.
5. **Interruption:** Carriers are not liable for delayed or undelivered messages.
6. **Opt-In:** (Mixed) Consumer-Initiated and Paper Form
 - Consumer-Initiated: Opt-in to receiving text messages from Financial Security Management, Inc. by texting START to one of our numbers.
 - Paper Form: Opt-in to receiving text messages from Financial Security Management, Inc. by signing and submitting and *Income Tax Preparation Agreement* form. Example of form found [here](#).
7. **Opt-Out:** You can cancel SMS service at any time. Just reply STOP. Once you reply STOP to us, we will send a message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time and we will start sending SMS messages to you again.
8. **Help:** If you are experiencing issues with the messaging program, you can reply with the word HELP for more assistance, or you can get help directly at communications@fsm-inc.com.
9. **Privacy:** If you have any questions regarding privacy, please read our Privacy Policy [here](#).