



Privacy Notice

We care about your privacy. We believe you have a right to know what we do with the information we gather about you in connection with the products you seek or have from us. We also want to assure you that we are safeguarding this important information. Our privacy policy is based on the laws governing privacy and on our own high standards of protecting privacy.

We strive to maintain safeguards to protect information that is personal to you. We instruct our employees about the terms of this Notice and the value of your privacy. We only allow our employees access to your personal information in order to provide services to you and to maintain our products, or as allowed by law.

Information We Collect

Information that we collect about you depends on the type of product you purchased or the type of service being provided to you. The types of information that we may collect include:

- Information we receive from you on applications, other forms, or by phone (which may include information such as your name, address, Social Security Number, assets, income, and beneficiaries);
- Information about your transactions with us, our affiliates, or others (which may include information such as policy coverage, premiums, and payment history);
- Information we receive from consumer reporting agencies (which may include information such as your credit worthiness and history, medical information, and employment information); and
- Information you provide us through visiting our Web sites or e-mails from you.

Information We Disclose and to Whom

We do not disclose your personal information to anyone, except as allowed by law. The law allows us to share your financial information with our affiliates to sell products or services to you. You cannot prevent those disclosures. The types of information that we may disclose to our affiliates are described below. Also, we may disclose the information to third parties that perform marketing and administrative services on our behalf or other financial institutions with which we have a joint marketing agreement:

- Information we receive from you on applications, other forms, or by phone (which may include information such as your name, address, Social Security Number, assets, income, and beneficiaries);
- Information about your transactions with us, our affiliates, or others (which may include information such as policy coverage, premiums, and payment history); and
- Information we receive from a consumer reporting agency and other sources (which may include information such as your credit worthiness and history, medical information, and employment information).

When personal information is disclosed to third parties, we require them to adhere to our procedures and practices in order to protect your privacy.

Opt Out Policy

As a consumer and our customer you have the right under law to "opt out" of any use of your Private Information other than the Permitted Uses or sharing among affiliated companies as described above. If you would like to "opt out", please mail in your written request to the address below.

Fair Credit Reporting Act

We do not share information subject to the Fair Credit Reporting Act with our affiliates except as allowed by law.

Your Records

We strive to maintain the accuracy of your personal information. In order to help us maintain that accuracy, you may have the right to reasonably access your information. If you notify us that any information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit in writing a short statement of the dispute to our Privacy Officer at the address below.

Policy Application

This Notice applies to consumers who inquire about and/or obtain products or services from us for personal, family, or household purposes. This Notice also applies to our former customers.

SIPC

Advanced Advisor Group is a member of SIPC. Pursuant to FINRA rule 2342, additional information regarding SIPC, including a SIPC brochure, can be obtained by contacting SIPC directly at (202) 371-8300, or by visiting their website at www.spic.org.

Questions

You do not need to take any action because we do not share your information outside permitted exceptions. If you have any questions about this Notice, please contact us at the address indicated below.