Jack A Heil CPA CFF PFS (JAH CPA) values you as a client and respects your right to privacy. I recognize that you have placed your trust in me, and I take the responsibility to preserve that trust. One way I endeavor to keep your trust is to properly handle your personal information.

I pledge to you that:

- Protection of your privacy is a top priority.
- Your account information and all documents you provide to me are protected in a secure environment.
- I only collect personal information to accomplish my commitments to you.
- Information about you is only used and shared in limited and controlled ways.
- If I wish to share information about you with non-affiliated third parties, you will be given options concerning what information may be shared, and your privacy wishes will be respected. You may also choose to opt out of any information sharing.

JAH CPA maintains physical, electronic, and procedural safeguards to ensure that personal information I have about you is treated responsibly, and in accordance with my privacy policy. I restrict access to information about you only to those representatives and employees who need to know that information to provide products and services to you or to conduct JAH CPA business. Representatives or employees who have access to the information may only use it for legitimate business purposes. In addition, I take steps to safeguard information about you in accordance with applicable data security regulations.

I collect personal information about you from these sources:

- JAH CPA Customer Account Forms, applications for the purchase of various products, and other forms.
- Product vendors, because of your transactions with me.
- Depending on the product you are requesting to purchase, information received from consumer reporting agencies, medical providers, or others.

I collect the following types of personal information:

- Contact information and other personal identifies, such as name, postal address, email address, phone number, social security number or tax identification number.
- Demographic and family information, such as date of birth, marital statme, dependents, beneficiaries, citizenship, and information about related parties to an account.
- Financial, professional, and educational information such as investment objectives & experience, assets, income, expenses, net worth, tax status, holdings, transaction history, employment information and background.

I use personal information for the following purposes:

- Assisting in Identifying you as my client or our former client.
- Offering and providing products and services, including income tax representation, business advisory, opening accounts, communicating with you, providing investment recommendations, and making suitability determinations.
- Complying with applicable regulatory and legal requirements (for example, client identification program and know your client requirements).

I may disclose the following categories of information to entities that perform administrative services on your behalf or as required or permitted by law for legal, regulatory, or other purposes:

- Information you provide directly to me on the Tax Organizer, Client Account Form, applications, or other forms.
- Information I receive about your transactions with me or with my product and service providers.
- If required for the products and services you purchase, information received from other agencies such as: consumer reporting agencies concerning your creditworthiness, motor vehicle and driver's license reports, medical and employment information, and loss reports.

I may disclose information about you to:

- My staff, affiliates, representatives, their affiliated businesses, and third parties who provide you with financial products and services.
- Nonaffiliated third parties which may include consultants, retirement plan sponsors, or third-party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers, and clearing firms.

My privacy policy is the same for current, as well as former clients. If you change representatives or close your account, in the process of transferring your financial information and investments I may share your information with the new representative or broker-dealer or custodian that you or your representative selects.

A special note about medical or health information: While I might receive medical or health information from you at the time of application for various types of insurance, I do not use it or share it - internally or externally - for any purpose other than what is directly related to the administration of your policy, account, or claim, as required or permitted by law, or as you authorize me to do. As a financial services organization, much of the information I collect is covered by federal or state privacy laws, such as the Gramm-Leach-Bliley Act.

You have the right to request access to Personal Information I have collected about you in the preceding 12 months, the purposes for which I collected it and the categories of third parties with whom I shared it. Additionally, you have the right to request in certain circumstances that I delete any Personal Information that I have collected directly from you.

All requests are subject to a verification process. Request by an authorized agent is subject to additional documentation requirements as described below. Verification Procedures - In order to process your request to access or delete Personal Information I collect; I must verify your request. I do this by requesting that you verify personal identifiers, such as your name, address, date of birth, account number that I have previously collected from you. Requests by Authorized Agent - You may authorize another individual or business to make requests on your behalf. I require that you provide written and signed legal documentation confirming the identity and authority of an authorized representative to act on your behalf. Such documentation may include but is not limited to, signed written letter, a power of attorney, court documents (letters of testamentary, guardianship documents), or notarized statements.

**JAH CPA pledges to work to protect the security of your confidential information.**