

PRIVACY NOTICE

We best serve you by knowing a great deal about you and your family, often including financial, personal, and medical information. We are also required to collect personal data to complete various forms required by securities and insurance industry regulators. Our personnel are expected to exercise diligence and care in maintaining and protecting the nonpublic confidential information of you and your family.

Our personnel are prohibited from divulging information regarding securities recommendations or your holdings to any individual outside of the firm, except:

- As necessary to complete transactions or account changes (such as communications with broker-dealers and custodians);
- As necessary to maintain or provide service to you or your account (such as communications with your accountant), but only if you have provided written authorization;
- With service providers providing administrative functions for our firm (such as a technology service provider), but only if we have entered into a contractual agreement that prohibits the service provider from disclosing or using confidential information other than to carry out its assigned responsibilities; or
- As permitted by law.

While our firm attempts to maintain the highest standards of confidentiality as a financial planning organization, we are not shielded by a “client-planner privilege” in the same manner as a client is protected when seeking counsel from an attorney. Should a duly authorized legal entity require data, we are required to comply.

We will share data on your portfolio, insurance policies, and income taxes with your family members and your professionals, but only if you instruct us in writing to do so.

INCOME & ASSET ADVISORY, INC.