

Privacy Statement

Income & Asset Advisory Inc. (IAA) considers privacy to be a fundamental part our relationship with you. We have developed practices and procedures to protect the confidentiality of the information you share with us.

In providing our services to you, we collect certain non-public information about you. Our policy is to keep this information confidential and strictly safeguarded, and to use or disclose it only as needed to provide services to you, or as permitted or required by law. Our practices and procedures apply to current and former clients.

Information we collect

The personal information we collect directly from you includes information required to communicate with you and assist us in effectively addressing your financial needs. This information could include:

- Your name and address
- Investment objectives and experience
- Financial circumstances
- Account balance and account information
- Social security number and income
- Employment information

We collect your personal information, for example, from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us or others. Others could include custodians, broker/dealers and other companies.

How information used

All financial companies need to share personal information to run their everyday business. We use information about you to provide our services to you. We may disclose the information to third parties as permitted by law, including the broker/dealers, custodians or other companies used to provide services to you. From time to time, we may be required to give information about our business to regulatory authorities; this may include personal information about you. We may share data regarding your portfolio, insurance policies and income taxes with your family members and your professionals (accountant), only in the event that you instruct us in writing to do so. We do not sell your personal information to anyone.

How information is safeguarded

We have procedures in place that we believe are reasonably designed to protect the security and confidentiality of your information. These include confidentiality agreements with companies we hire to help us provide services to you, password-protected user access to our computer files, training or employees, and strict confidentiality policies that apply to all employees.

Other Information

We reserve the right to change this Statement of Privacy Policy. The examples contained within this Privacy statement are illustrations, and they are not intended to be exclusive. If you have any questions, concerns or comments about our privacy policy, you may contact us at 914-273-6800.