

# PRIVACY NOTICE

## THE WEALTH STRATEGISTS' COMPANIES

*Wealth Strategists, Inc.*  
*Money Management Concepts, Inc.*  
*Senior Protection Group, Inc.*  
*Strategic Business Services, LLC*  
*Tax Talk, Inc.*  
*Wealth Maximization Strategies, LLC*

1250 W. Eau Gallie Blvd. – Ste. K · Melbourne, FL 32935 · Tel.: (321)-253-3400

### A COMMITMENT TO YOUR PRIVACY

At The Wealth Strategists' Companies, our most important asset is our relationship with you. We are honored that you have entrusted us with your financial affairs, and we are committed to safeguarding the privacy of information we maintain about you. Establishing and adhering to an effective privacy policy is an important part of that dedication, because we believe safeguarding the confidential information of our clients helps develop a mutual trust that is essential to the advisor-client relationship. Personal privacy is of the utmost importance to us and our clients. This is our policy describing how we treat your personal information.

Below you will find details about our commitment to protecting your privacy, including the types of information we collect about you, how we use and share that information both within and outside the Wealth Strategists' family of companies, and how you can instruct us to limit certain types of information sharing.

Our privacy policy not only applies to all clients with whom we have an active relationship, but is also extended to each of our clients with whom we no longer are actively involved.

### BACKGROUND

During the years 1999 and 2000, a combination of State and Federal Laws were passed requiring Financial Services Institutions to begin providing annual notices about the use and protection of personal information. No doubt you have already become familiar with some of these, but may have questions as to what they really mean. Most of these laws were effective July 1, 2001. **We want to restate and assure you that we at the Wealth Strategists' Companies have always protected, and will continue to protect your interests and privacy, treating all information we obtain about you with the utmost confidentiality.**

### INTRODUCTION

Wealth Strategists, Inc., and each of our affiliated Companies, viz.: Money Management Concepts, Inc.; Senior Protection Group, Inc.; Strategic Business Services, LLC; Tax Talk, Inc.; and Wealth Maximization Strategies, LLC, is committed to safeguarding the confidential information of our clients. We hold all personal information provided to any of our firms in the strictest confidence. We maintain physical, electronic and procedural safeguards that comply with Federal and State Regulations to safeguard and protect all your non-public personal information. These records include all personal information that we collect from you in connection with any of the services provided by any of the Wealth Strategists' Companies, and any affiliated persons or entities. We have never disclosed information to nonaffiliated third parties, except as required by law, and do not anticipate doing so in the future unless so required by law. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first.

## **HOW WE USE AND PROTECT PERSONAL INFORMATION**

We take precautions to ensure the information we collect about you is protected and is accessed only by authorized individuals or organizations.

Companies we use to provide support services are not allowed to use information about our clients for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of information to the performance of the specific service we have requested.

As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is as follows:

- We limit employee access to your information to only those who have a business or professional reason for knowing (a “need to know “ policy). Our employees are trained about privacy and are required to safeguard personal information. Non-affiliated parties’ access to such information is only when permission by you (or the law) is received. For example, Federal Regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf; or so that our firm can discuss your financial situation with your accountant or your lawyer; etc. Federal and State regulators may also review firm records as permitted under law.
- For unaffiliated third parties that require access to your personal information, including financial service companies, consultants and auditors, we also require strict confidentiality in our agreements with them and expect them to keep all information which is shared about you private.
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk, and routinely shred obsolete paper documents and hard-copy information.
- The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It may include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies.
- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.
- Personally identifiable information about you is maintained only during the time you are a client, and for the period of time thereafter that such records are required to be maintained by Federal and State securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information is destroyed.
- Our privacy procedures apply even if you stop having a business relationship with us. We retain the right to use ideas, concepts, know-how or techniques contained in any non-public personal information you provide to us for our own purposes, including developing and marketing products and services.

We may, as permitted by you and/or law, provide personal information about you contained in our records or files to persons or organizations as may be approved to receive such information by you, such as:

- Your professional advisors (accountant; attorney; etc.);
- Insurance support organizations and insurance companies in order to support an insurance transaction involving you;
- Securities Broker-Dealer or Investment Manager in order to support a securities’ transaction involving you; and

- Regulatory or law-enforcement authorities.

### **YOUR PRIVACY IS NOT FOR SALE**

Simply put, we do not and will not sell your personal information to anyone, for any reason, at any time.

### **HOW THIS POLICY APPLIES TO YOU**

The law requires that neither Wealth Strategists, Inc. nor any of our other Companies, affiliated persons or other entities disclose your personal information to companies or organizations not affiliated with us and who could use the information acquired to contact you about their own products and services, unless we provide you, in advance, the opportunity to “opt-out” and you direct us not to make these disclosures of your personal information. **AS YOUR PERSONAL INFORMATION IS NOT PRESENTLY SHARED, HAS NEVER BEEN SO SHARED IN THE PAST, AND THERE IS NO INTENTION OF SHARING SUCH IN THE FUTURE BY WEALTH STRATEGISTS, INC., NOR ANY OF OUR OTHER COMPANIES, AFFILIATED PERSONS OR ENTITIES, THERE IS NO NEED FOR YOU TO “OPT-OUT” OF OUR PRACTICE.**

### **HOW WE SHARE INFORMATION ABOUT YOU WITHIN THE WEALTH STRATEGISTS’ FAMILY OF COMPANIES**

The Wealth Strategists’ family of financial services companies all are commonly owned, though each is a separate, independent entity. These companies are often referred to as “affiliates” and include, but are not limited to:

Wealth Strategists, Inc.  
Money Management Concepts, Inc.  
Strategic Business Services, LLC.  
Senior Protection Group, Inc.  
Tax Talk, Inc.  
Wealth Maximization Strategies, LLC.

Many clients within the Wealth Strategists’ family of companies do business with more than one affiliate, creating an efficient, comprehensive financial relationship to meet individual needs. When appropriate, we may share information we collect about you within our family of companies to:

- help provide you with better service or perform services more efficiently on your behalf;
- respond to communications from you or as you authorize or request;
- make it more convenient for you to open a new account;
- allow an affiliate to provide you with information about its products and services that we believe may benefit or interest you.

You may instruct us **not** to share information about you with our affiliates for certain purposes, as explained under “How to Limit the Sharing of Information About You.”

### **HOW WE SHARE INFORMATION ABOUT YOU OUTSIDE THE WEALTH STRATEGISTS’ FAMILY OF COMPANIES**

We do not disclose nonpublic personal information about our clients or former clients to anyone except as

otherwise required (or permitted) by law. For example, we are permitted by law to share information about you with:

- Our Investment Advisory Representatives, employees and other representatives who may have referred you to our firm.
- Companies that assist us in processing your transactions and servicing your account, such as introducing and clearing brokerage firms, mutual fund companies and insurance companies.
- An accountant, tax preparer or lawyer who is representing you.
- Federal and state regulators who regulate our firm.

**We do not provide your personally identifiable information to direct marketers or independent solicitors (for other companies) for any purpose.**

We provide access to information about you to outside companies and other third parties in certain limited circumstances, including:

- To help us process transactions for your account;
- Using another company to provide services for us, such as printing and mailing your account statements or newsletters we might write or invitations to seminars or other events we sponsor. However, these companies are required to maintain the confidentiality of the information we provide and may not use it for their own purposes;
- When we believe that disclosure is required or permitted under law. For example, we may be required to disclose personal information to cooperate with regulatory or law enforcement authorities, to resolve consumer disputes, to perform credit/authentication checks, or for risk control;
- When we enter into a joint marketing agreement with another financial institution in order to provide you with a Wealth Strategists', Inc. branded (or other Wealth Strategists' affiliate-branded) financial product or service. We only make such agreements with companies that we believe can help us provide a financial product or service that will benefit you.

You may instruct us **not** to share information about you with outside companies for joint marketing purposes, as explained under "How to Limit the Sharing of Information About You."

## **DISCLOSURE OF INFORMATION ABOUT FORMER CLIENTS**

If you decide to close your account(s) or otherwise terminate your relationship with us, we will continue to adhere to the privacy practices described in this notice when you become a former client. You become a former client when your Investment Management Agreement with us is terminated, or you are otherwise not doing business with us on a current basis.

We will maintain personally identifiable information about you during the time you are a client, and for any time thereafter that we are required to maintain the records by federal and state securities, insurance or other laws. After this required period of record retention, all of your information will be destroyed.

## **PERSONAL INFORMATION WE HAVE, AND WHERE IT CAME FROM**

We collect nonpublic personal information from you, our client, to assist us in giving you appropriate financial advice and in managing your investments, and for the purpose of developing comprehensive wealth strategies consistent with the accomplishment of your financial goals and objectives. The categories of non public information that we collect from each client depend upon the scope of the client engagement.

Much of the personal information that we have about you came directly from you. Prior to doing business with us you disclosed a significant amount of financial and medical and health information in our conferences and with the various "paperwork" you gave to us for consideration of your current status, your future goals and your financial objectives. You give much of this information to us on applications to open new Investment Accounts and any application for Annuities or Life Insurance you make. We also may have contacted you by telephone or mail for additional information. Further, on occasion we may collect personal information from outside sources, including consumer reporting agencies and health care providers and inspectors for life insurance policies. This information may include credit reports and medical information. There is also various financial information we received from you (personal income tax returns, financial data, existing account statements, etc.) and we maintain information about products and investments and financial services you receive from us, including account balances and transaction history.

To conduct our business, we may also collect non-public personal information about you in a number of other specific ways:

- **Application and registration information.**

We collect information from you when you open an account or enroll in one of our services. You will also be asked for information when you choose to participate in a promotion sponsored by Broker-Dealers, Product Vendors and/or Life Insurance Carriers. We may also collect information from consumer reporting agencies to verify your identity in the account-opening process or if you apply for a margin account. The information we collect may include your name, address, telephone number, email address, Social Security number and date of birth, as well as details about your interests, investments and investment experience, assets and income, income taxes, medical and health information, employment status and dependant information.

- **Transaction and experience information.**

Once you have opened an account with us, we collect and maintain personal information about your account activity, including your transactions with us, our Affiliates, Custodians or others, such as account balances, positions, products and services purchased and payment history, investment cost, investment distribution, investment gain or loss, parties to transactions, account usage and insurance policy(ies) coverage and premiums. This information allows us to administer your account and provide the services you have requested.

- **Third-party information providers.**

We may collect information about you from information services and consumer reporting agencies such as credit relationships and credit history, to verify your identity, employment or creditworthiness, or to simply better understand and know you and your (and your family's, as applicable) financial needs. These agencies usually retain their reports and may share them with others who use their services.

- **Website usage.**

When you visit our website, our computer may use devices known as "cookies," graphic interchange format files (GIFs) or other similar web tools to enhance your web experience. These tools enable us to recognize you when you return to our site, maintain your web session while you browse, as well as help us provide you with a better, more personalized experience at The Wealth Strategists' Family of Companies.

- **Third-party information gatherers.**

Other individuals, businesses and agencies, such as motor vehicle reports, departments or agencies of the various State or Federal Government and medical and demographic information may furnish us information about you.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you for personal, family or household purposes. It does not include information available from government records, widely distributed media or government mandated disclosures.

### **HOW TO LIMIT THE SHARING OF INFORMATION ABOUT YOU**

If you prefer, you may choose to limit the information we share about you with our affiliates and outside companies. Specifically, you may instruct us:

- **not** to share with our affiliates consumer reports and other personal information about you that may be used to determine your eligibility for credit (for example, information about your income, profession or employment status);
- **not** to allow our affiliates to market their financial products or services to you based on information that they receive from us about your eligibility for credit or your transactions and experiences with us;
- **not** to share personal information about you with an outside company for joint marketing purposes.

You may exercise this choice by calling us at 321-253-3400.

- Your choice will be applied to you as an individual and will automatically be extended to all of your accounts with us, as well as any accounts you may have with any of our affiliates.
- Joint account holders may instruct us on behalf of another account holder.
- You may make your privacy choice at any time, and it will remain in effect until you change it.

If you choose to limit these types of information sharing, we may continue to share information with our affiliates that identifies you (such as your name and Social Security number), as well as information about your transactions and experiences with us. In addition, our affiliates may continue to use information they receive from us to perform services on our behalf; to respond to communications from you, as you authorize or request; or, if you are their client, to offer you products or services. We may also continue to share information about you with outside companies or persons as permitted or required by law.

### **STATE LAWS**

We will comply with all state laws that apply to the disclosure or use of information about you. .

### **TEAMING UP AGAINST IDENTITY THEFT**

Identity theft is a serious concern to all of us. Safeguarding information to help protect you from identity theft is a top priority for us. We take steps to protect you from identity theft by:

- utilizing client identification and authentication procedures before initiating transactions;
- creating a secure transmission connection to our Wealth Strategists' family of companies websites.
- ensuring our employees are trained to safeguard personal information about you.

You can also help protect your identity and accounts. Here are a few things to remember:

- The Wealth Strategists' Companies will never request your account number, login password or Social Security number in either a non-secure or unsolicited email communication:
- shred documents that contain personal information;
- check your credit report regularly for unauthorized activity and protect your personal identification numbers (PINs) and personal data.

We take all reasonable steps to assure the privacy of client information. We restrict access to nonpublic personal information about you to only those employees who have a business or professional reason for knowing, as permitted by law.

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **GREATER ACCURACY MEANS BETTER PROTECTION**

We are committed to keeping accurate, up-to-date records to help ensure the integrity of the information we maintain about you. If you identify an inaccuracy in this information, or if you need to make a change to it, please contact us promptly by calling 321-253-3400.

### **A COMMITMENT TO KEEPING YOU INFORMED**

We will provide you with advance notice of any changes to our information-sharing practices.

### **HOW TO REVIEW YOUR PERSONAL INFORMATION**

You have the right to review the personal information about you relating to any financial product which we helped you obtain and that we can reasonably locate and retrieve. This would include any information received by a third party from us, and you have a right to review that party's information relative to you. This includes a history of any disclosures of your non-public personal health information. You also can request that we correct, amend or delete any inaccurate information. Please contact us as described herein. Some vendors may require payment of a "handling fee" to retrieve such information.

### **CONTACT US WITH QUESTIONS**

If you have any questions or concerns, please contact us by telephone at 321-253-3400, or write to us at: The Wealth Strategists' Companies, 1250 W. Eau Gallie Blvd. – Suite K, Melbourne, FL 32935.

I hereby acknowledge having received a copy of the foregoing Privacy Notice on this the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Printed Name