

# ***Albitz/Miloe and Associates, Inc.***

REGISTERED INVESTMENT ADVISER

## **Privacy Notice**

- \* Albitz/Miloe and Associates, Inc., an independent investment advisory firm, is committed to safeguarding the confidential information of our clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with opening an account for any of the services provided by Albitz/Miloe and Associates, Inc. These may include but are not limited to social security number, driver's license number, birthdate, account balances, and investment experience.
- \* We do not disclose information to nonaffiliated third parties, except as permitted or required by law, and we do not anticipate doing so in the future. 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. 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 listed below.
- \* We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (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 lawyer.)
- \* To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and offices.
- \* The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. This may include information about your personal finances, information about your health to the extent that it is needed for the planning process or insurance purposes, information about transactions between you and third parties, and information from consumer reporting agencies.
- \* For unaffiliated third parties that require access to your personal information, including financial service companies, custodians, consultants, and auditors, we expect them to keep your personal information private under the terms of their privacy policies. Federal and state regulators also may review firm records as permitted under law.
- \* We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.
- \* Personally identifiable information about you will be maintained during the time you are a client, and for the required 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 will be destroyed.
- \* Federal law gives you the right to limit sharing only for affiliates everyday business purposes, to limit affiliates from using your information to market to you (subject to applicable law, and to limit the sharing for non-affiliates to market to you). State law and individual companies may give you additional rights to limit sharing. If you limit sharing for an account held jointly that choice will apply to everyone on the account.
- \* We reserve the right to modify this policy at any time, but rest assured that if we do make changes, we will provide you with an updated Privacy Notice.