

Privacy Notice To Our Customers

**This notice is for your information and
no response is required**

Equity Services, Inc. Privacy Policy:

Maintaining the privacy of the information you share with us in the process of doing business with Equity Services, Inc.* is extremely important to us. When you transacted business with Equity Services, Inc. you entered into a relationship that is built upon — and largely dependent upon — mutual trust. We want to assure you that we strive to conduct business in ways that are always worthy of that trust. Maintenance of our privacy practices and policies is a critical component of that resolve and we want you to know that we are committed to maintaining the highest level of confidentiality with all the information we receive from you.

How We Protect Information:

We maintain strong safeguards to protect the information you have shared with us. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal financial information. All employees are required to comply with our established confidentiality procedures and policies.

We consider that any nonpublic, personal information that is provided to any representative of Equity Services in the course of a business transaction as being completely confidential.

How and Why We Obtain Personal Information:

In the conduct of our business with you, we often need to collect what is known as “nonpublic personal information.” This is information about you that we obtain in connection with providing a financial product or service to you. Equity Services may collect nonpublic personal information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status, birth date;

Your transactions with us, our affiliates, or with others, such as account activity, payment history and products and services purchased;

- Consumer reporting agencies and verification services;
- Visitors to our websites, including information
- from on-line forms and on-line information collecting devices commonly called “cookies”;

With respect to life insurance policies only, we may also collect medical, health, avocation and other personal information from applications, medical examination providers, the Medical Information Bureau, hospitals and other third parties.

We or our representatives may also ask you for additional financial information in order to determine which products and services best meet your financial goals.

We may also disclose all of the information described above to our affiliates in order to conduct business, such as providing services, account maintenance or information about other products and services offered by our affiliates. Our affiliates may include insurance companies, broker-dealers, investment advisors, investment companies, registered representatives, trust companies, insurance agents and brokers.

In addition, we may disclose all of the information above to third parties with which we contract for services, as permitted by law. We contractually require these third parties to protect your information. Examples of these organizations include the following:

- Third parties that administer and support our products and services (such as third party administrators, printing companies, system vendors, consultants);
- Financial service entities (such as broker-dealers, insurance agents and brokers, banks, investment companies, registered representatives, investment advisors, companies that perform marketing services on our behalf or our affiliates' behalf, or to other financial institutions with whom we have joint marketing agreements);

Our Commitment to Confidentiality:

We will not disclose any nonpublic personal information about you, our customers — or our former customers — to anyone, except as permitted by law.

We restrict access to nonpublic personal information to those employees and associates who need that information in order to provide products or services to you.

We will not reveal your nonpublic personal information to any external organization unless we have previously informed you in disclosures or agreements, have been authorized by you, or are permitted to do so by law.

We will not use or share the medical information we have received about you for any reason except for insurance underwriting purposes, or as otherwise authorized by you.

If you decide to close your accounts or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Equity Services, Inc. has a long history of dealing with confidential information in ways that are designed to assure your privacy. We are committed to consistently maintaining the highest standards for protecting the information you share with us, and ensuring the privacy of all our customers.

*This Privacy Notice applies to all of the accounts serviced by the following companies:

Equity Services, Inc., (sometimes doing business as *ESI Financial Advisors*, or *Vermont Equity Services, Inc.*)
Equity Services of Nevada, Inc.
Equity Services of Colorado, LLC

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