

## ***Privacy Policy***

---

### **Protecting Your Privacy**

At Collateral Benefits Group, LLC protecting our clients' privacy is important, and we realize that an individual's financial and insurance matters are private and sensitive in nature. The following is our privacy policy and pledge to you. This policy and pledge applies to our entire Collateral Benefits Group corporate family, including: Collateral Educator Services, LLC, Collateral Financial Advisors, LLC, and New South Agency, Inc.

### **Information We Collect**

We collect only the information that is required to provide you with quality professional services or that is required by law and regulation. We maintain strict security procedures to protect the information that we collect. We collect nonpublic personal information about you from: applications or other forms we receive from you; transactions with us, our affiliates, or others; and consumer reporting agencies as needed.

### **Limited Disclosure of Information**

We provide non-public personal information (as noted above) to outside vendors only to the extent necessary to complete your transactions, keep you fully informed as to these transactions, and maintain our professional relationship with you. Any information that we must provide to outside vendors is restricted as to content and recipient. Any organization that receives such information must provide us with a copy of its privacy policy, and each policy will be reviewed to ensure that it is sufficient to meet Collateral Benefits Group's privacy standards. Under no circumstances will Collateral Benefits Group, and/or its affiliates, subsidiaries, service providers or business associates, sell information about you or your business to any public or private vendor. We may also disclose personal information in the following instances: to comply with federal, state or local laws, rules and other applicable legal requirements; to comply with a properly authorized civil, criminal, or regulatory investigation, or subpoena or summons by federal, state or local authorities; or to respond to judicial process or government or self-regulatory authorities having jurisdiction over you or us for examination, compliance, or other purposes as authorized by law.

## **Confidentiality and Security**

Access to client information is restricted to those who have a legitimate need to know in order to provide our professional services or to comply with laws and regulations. We maintain both physical and electronic safeguards in accordance with federal law and regulatory standards; any associate who has access to individual information receives training about and is required to follow company procedures designed specifically to keep that information confidential. These procedures are also designed to ensure that your information is accurate, current, and complete. Please notify us if at any time our records contain incomplete or inaccurate information about you. Upon notification from you regarding our records, we will promptly address your concerns and make any necessary corrections.

## **Information Sharing Within Our Corporate Family**

Our clients clearly benefit from information shared within Collateral Benefits Group, LLC. It is important that we have the ability to share this information to provide the quality products and services associated with you entrusting your business to us. Protecting your privacy is an on-going process. As technology continues to advance, Collateral Benefits Group will continue to evaluate its security standards and procedures associated with protecting your privacy. Nothing is more important to us than our clients' confidence, and we will take whatever steps necessary to maintain the security of our professional relationships. Our policies and practices for the disclosure of information, stated above, apply to both current and former clients of Collateral Benefits Group, LLC and its affiliates.

Collateral Benefits Group, LLC; Collateral Educator Services, LLC; Collateral Financial Advisors, LLC; and New South Agency, Inc. are not registered broker-dealers. Collateral Financial Advisors, LLC is a registered investment advisor in the State of Alabama.