

Silber Bennett Financial, Inc.

Like most industries today, the financial services industry is rapidly being shaped by technology, which is literally changing the way we do business. To be successful in this environment, we must continue to insure that our customers are confident that we will manage their affairs expertly and confidentially.

At Silber Bennett Financial, INC (“SBF”, “Silber Bennett”) our customers have access to a broad range of products and services including investments, and insurance. To deliver these products and services as effectively and conveniently as possible, it is essential that we use technology to manage and maintain certain customer information.

We want to assure all of our customers that whenever information is used, it is done with discretion. The safeguarding of customer information is an issue we take seriously at Silber Bennett. To affirm our continuing commitment to the proper use of customer information, we have set forth the following Privacy Principles. The Principles guide us in serving the needs of our customers.

1. **Recognition of a Customer’s Expectation of Privacy:** At Silber Bennett, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customers’ trust. As a result, the safekeeping of customer information is a priority at Silber Bennett.
2. **Use, Collection, and Retention of Customer Information:** Silber Bennett limits the collection, use, and retention of customer information to what we believe is necessary or useful for us to conduct our business, to provide quality service, and to offer products, services, and other opportunities that may be of interest to our customers. Silber Bennett does not sell customer information to unaffiliated third parties.
3. **Maintenance of Accurate Information:** Silber Bennett recognizes that it must maintain accurate customer records. As a result, Silber Bennett has established procedures to maintain the accuracy of customer information and to keep such information current and complete. These procedures include promptly responding to requests to correct inaccurate information.
4. **Limited Employee Access to Information:** At Silber Bennett, employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated in the importance of maintaining the confidentiality of customer information and on these Privacy Principles. Because of the importance of these issues, all Silber Bennett employees are responsible for maintaining the confidentiality of customer information. Employees who violate these Privacy Principles will be subject to disciplinary measures.
5. **Protection of Information vs. Established Security Procedures:** Silber Bennett recognizes that a fundamental element of maintaining effective customer privacy procedures is to provide reasonable protection against unauthorized access to customer information. As a result, Silber Bennett has established appropriate security standards and procedures to guard against unauthorized access to customer information.
6. **Restriction on Disclosure of Customer Information:** When it comes to sharing customer information with unaffiliated companies, Silber Bennett places strict limits on who receives specific information about customer accounts and other personally identifiable data. Silber Bennett may share information with such companies when, as and if authorized in writing by our customers. Silber Bennett will also comply with lawful requests for customer information from government agencies and nongovernmental self-regulatory organizations in connection with pending civil and/or criminal complaints, arbitration, and legal proceedings.

We share the minimum amount of information necessary for that company to provide the product or service authorized by our customers. We may also share customer information with unaffiliated organizations that assist us in providing our products and services. For example, we share customer information with:

- Consumer credit reporting agencies, which collect
 - o Insurance-underwriting data for pending customer insurance applications
 - o Insurance claim data in connection with pending customer insurance claims
 - o Credit-underwriting data for pending customer credit applications
 - o Pre-employment data for pending customer employment applications
 - Banks and other lenders when customers ask us to provide information in connection with customer applications for loans and/or mortgages.
 - Customers’ own insurance, accounting, income-tax-preparation, and legal advisors, as authorized in writing by customers.
7. **Maintaining Customer Privacy in Business Relationships with Unaffiliated Third Parties:** Silber Bennett does not share identifiable customer information with any unaffiliated third parties, except as stipulated above. Silber Bennett does not sell customer information to unaffiliated third parties under any circumstances.
 8. **Disclosure of Privacy Principles to Customers:** Silber Bennett recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed these Privacy Principles, which are readily available to our customers. Customers who have questions about these Privacy Principles or have a question about the privacy of their customer information should call Mr. Todd Hough at Silber Bennett Financial, INC. at (818) 986-9079 or email Mr. Hough at though@silberbennett.com.
 9. These Privacy Principles apply to individuals. These Principles are for general guidance and do not constitute a contract or create legal rights and do not modify or amend any agreements Silber Bennett has with our customers.