

## **Liberty Group, LLC**

### **Customer Information Privacy Principles**

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 the environment, we must continue to insure that our customers are confident that we will manage their financial affairs and personal information expertly and confidently.

At Liberty Group, LLC, 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 our customers that whenever such information is used, it is done with discretion. The safeguarding of customer information is an issue we take seriously at Liberty Group, LLC. To affirm our continuing commitment to the proper use of customer information, we have set forth the following Privacy Principles. It is these Privacy Principles that guide us in serving the privacy needs of our customers.

**1. Recognition of a Customer's Expectation of Privacy:** At Liberty Group, LLC, 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. Thus, the safekeeping of customer information is a priority for Liberty Group, LLC.

**2. Use, Collection, and Retention of Customer Information:** Liberty Group, LLC collects information from our customers, including information in forms and applications, information on the customer's transactions and information from consumer reporting agencies. Liberty Group, LLC limits the use, collection, and retention of customer information to what we believe is necessary or useful to conduct our business, comply with laws and regulations, provide quality services, and offer products, services, and other opportunities that may be of interest to our customers. Information collected may include but is not limited to: name, address, tax identification number, employment status, investment objectives, risk tolerance, financial information, and information regarding prior transactions.

**3. Maintenance of Accurate Information:** Liberty Group, LLC recognizes that it must maintain accurate customer records. Therefore, Liberty Group, LLC has established procedures to maintain the accuracy of customer information and to keep such information current and complete. These procedures include responding to requests to correct inaccurate information in a timely manner.

**4. Limiting Employee Access to Information:** At Liberty Group, LLC, employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information and on those

Privacy Principles. Because of the importance of these issues, all Liberty Group, LLC employees are responsible for maintaining the confidentiality of customer information and employees who violate these Privacy Principles will be subject to disciplinary measures up to and including termination of employment.

**5. Protection of Information via Established Security Procedures:** Liberty Group, LLC recognizes that a fundamental element of maintaining effective customer privacy procedures is to provide reasonable protection against the unauthorized access to customer information. Therefore, Liberty Group, LLC has established appropriate security standards and procedures to guard against any unauthorized access to customer information.

**6. Restrictions on the Disclosure of Customer Information and Procedure to “Opt Out” of Disclosure to Unaffiliated Third Parties:** Liberty Group, LLC may share customer information with affiliates, the Hollander and Hollander law firm and or Lifetime Planning Marketing, as necessary to serve the needs of customers who are also clients of the businesses. When it comes to sharing customer information with unaffiliated companies, Liberty Group, LLC places strict limits on who receives specific information about customer accounts and other personally identifiable data. Liberty Group, LLC may share information with such companies as permitted by law, if they provide a product or service that may benefit our customers. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our customers and will maintain the confidentiality of our customer information. We share the minimum amount of information necessary for that company to offer its product or service. If a customer does not wish Liberty Group, LLC to disclose customer information to unaffiliated third parties as contemplated above, the customer may “opt out” of such disclosure by contacting Liberty Group, LLC at (800) 966-4040 or, alternatively, by completing, signing and mailing to us the form available for that purpose on our web site, [www.libertygroupllc.com](http://www.libertygroupllc.com) under the “Resources” tab in the “Privacy” section.

We also share information with unaffiliated companies that assist us in providing our products and services to our customers; in the normal course of our business (for example, with consumer reporting agencies and government agencies); when legally required or permitted in connection with fraud investigations and litigation; in connection with acquisitions and sales; and at the request or with the permission of a customer.

**7. Maintaining Customer Privacy in Business Relationships with Third Parties:** If we provide personally identifiable customer information to a third party with which we have a business relationship, we will insist that the third party keep such information confidential, consistent with the conduct of our business relationship.

**8. Disclosure of Privacy Principles to Customers:** Liberty Group, LLC 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

made 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 Liberty Group, LLC (800) 966-4040,

These Privacy Principles apply to individuals, and we reserve the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights and do not modify or amend any agreements we have with our customers.