Haydel Biel & Associates respects your privacy and is committed to protecting your personal information that you provide to us. This statement explains our policies and practices regarding the use and disclosure of your personal information by Haydel Biel & Associates. Please note that, Haydel Biel & Associates reviews and updates this Privacy Policy from time to time as needed without notice. Therefore, you should review the terms of this policy periodically to make sure that you are aware of how Haydel Biel & Associates collects and uses personal information. By using our web site, you consent to the collection and use of your personal information by Haydel Biel & Associates as explained below.

1. Personal Information.

You have complete control over your personal information. In general, you can visit our web site without providing us with any personal information. However, there are instances where we must have your personal information in order for us to grant you an access to our protected and secured sites. This information may include registration data (your name, address, email address, phone number, title, etc.), information request data and response data ("User Information"). When you receive your confirmation email or when you receive any email from the list server, you will be given instructions on how to remove yourself from the list.

1. Use of User Information.

We intend to use such information for purposes of supporting you and your employer’s relationship with Haydel Biel & Associates by designing a web site content that is suitable to your needs and alerting you to new product and service offerings as they become available. This User Information may be retained by Haydel Biel & Associates to verify compliance with the agreement between Haydel Biel & Associates and your employer, to keep track of the domains from which people visit us, to create a user profile to better serve you and your employer, or to simply contact you either electronically or otherwise. If you decide that we should not use your personal User Information to contact you, please let us know and we will not use that information for such purpose. However, please do not submit any User Information if you are less than 18 years of age.

1. Disclosure of User Information.

Haydel Biel & Associates does not sell, trade or transfer User Information to third parties. However, we may share User Information with our business partners for marketing, advertising or product/service offering purposes. For example, we provide User Information to our service providers for direct emailing of our newsletters, online surveys or notifications on Haydel Biel & Associates offerings to our viewers. We also disclose User Information if: we have your consent; we need to share it in order to provide you with the products and/or services you requested; we respond to a court order or you violate our Terms of Use. You may separately agree to provide your personal information to third parties that provide content for Haydel Biel & Associates offerings, in order to access and/or use their products and/or services. If you agree to provide such information to these third parties, then your personal information will be subject to their privacy policies.

1. Accuracy and Security.

The accuracy and security of the User Information is important to Haydel Biel & Associates. Currently, you may review and request updates to your User Information retained by contacting Haydel Biel & Associates. If you contact us to correct your User Information, we will attempt to correct such inaccuracies in a timely manner. Haydel Biel & Associates is concerned with the security of your User Information and is committed to taking reasonable steps to protect it from unauthorized access and use of that personal information. To that end, we put in place the appropriate physical, electronic and managerial policies and procedures to secure your personal User Information. We also continue to implement procedures to maintain accurate, complete and current User Information.

1. Usernames and Passwords.

Access to certain content on our web site may be allowed under a written agreement between you or your employer and Haydel Biel & Associates and will require a username and/or password. In some cases, failure to provide personal information may prevent you from accessing certain Haydel Biel & Associates web site(s) containing certain confidential information, products, services, or promotional offers ("Haydel Biel & Associates Offerings"). By accessing and using our protected and secured web site(s), you agree to maintain the confidentiality of the username and password you selected to access such site(s) and consent to our [Terms of Use](http://www.hbawealth.com/terms-of-use).

1. Cookies.

Haydel Biel & Associates uses "cookies". A cookie is a small data file that a web site can transfer to a visitor's hard drive to keep records of the visits to such site. A cookie contains information such as your username and password that helps us recognize the pages you have visited and improve future visits, but the only personal information a cookie can contain is the information that you provide yourself. A cookie cannot read data off of your hard drive or read cookie files created by other sites. Information stored in cookies may be encrypted; however, we do not store your credit card number in cookies. If you prefer not to accept a cookie, you can set your web browser (Microsoft Internet Explorer or Netscape Navigator) to warn you before accepting cookies or you can refuse all cookies by turning them off in your web browser. However, access to some of our secured web site(s) may require the use of cookies, which you must enable only cookies that get sent back to the originating server. Otherwise, you can still access most of the features on our web site even without accepting a cookie.

1. External Links.

Haydel Biel & Associates web site provides links to other third party web sites. Even if the third party is affiliated with Haydel Biel & Associates through a business partnership or otherwise, Haydel Biel & Associates is not responsible for the privacy policies or practices or the content of such external links. These links are provided to you for convenience purposes only and you access them at your own risk.

1. Terms of Use.

Please also see our [Terms of Use](http://www.hbawealth.com/terms-of-use), which describes the restrictions, disclaimers, indemnification and limitation of liability governing the use of the entire Haydel Biel & Associates web site.

1. General.

If you have questions regarding our Privacy Statement, please contact Haydel Biel & Associates via our [Contact page](http://www.hbawealth.com/contact).