

Financial companies share clients’ personal information in order to provide them services. Federal law allows consumers the right to limit some, but not all, information sharing. Federal law also requires financial companies to inform clients of how their personal information is collected, shared, and protected. Please read this notice carefully to understand what Heim, Young & Associates, Inc. DBA MA Brokerage Solutions does with clients’ personal information.

<b>WHAT</b>	<p>MA Brokerage Solutions collects the following personal information about our clients:</p> <ul style="list-style-type: none"> <li>■ Social Security Number</li> <li>■ Birth Date</li> <li>■ Personal bank account information</li> <li>■ Income</li> <li>■ Address</li> <li>■ Beneficiary</li> <li>■ Health Information</li> </ul> <p>In the event that a client terminates their relationship with MA Brokerage Solutions, their information will continue to be shared as outlined in this notice.</p>
<b>HOW:</b>	<p>Financial companies must share personal client information to operate their day-to-day business. Listed below are the ways in which financial companies can share their clients’ personal information; whether MA Brokerage Solutions has elected to share; and if you are able to limit such sharing.</p>
<b>QUESTIONS</b>	<p>Please send all questions about this privacy notice, in writing, to:          MA Brokerage Solutions Attention: Compliance Department, 1256 E. Kingsley St., Springfield, MO 65804</p>

PURPOSES FOR WHICH CLIENTS’ PERSONAL INFORMATION CAN BE SHARED	Does MA Brokerage Solutions share this information?	Can clients limit this sharing?
<b>Everyday business</b> such as processing client transactions, maintaining their account(s), responding to court orders and/or legal investigations, or reporting to credit bureaus	Yes	No
<b>Marketing</b> to offer our services to clients	No	Not shared
<b>Joint marketing with other financial companies</b>	No	No
<b>Affiliates’ everyday business</b> (information about client transactions and experiences)	Yes	No
<b>Affiliates’ everyday business</b> (information about client creditworthiness)	No	Not shared
<b>Affiliate marketing</b>	No	Not shared
<b>Nonaffiliate marketing</b>	No	Not shared

**WHO WE ARE**

<b>Who is providing this notice?</b>	Heim, Young & Associates Inc. DBA MA Brokerage Solutions and its affiliates as listed below.
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## WHAT WE DO

<b>How does MA Brokerage Solutions protect clients' personal information?</b>	To protect clients' personal information from unauthorized access and use, we employ security measures that comply with federal law. These measures include using digital safeguards and storing files in secure buildings. MA Brokerage Solutions maintains physical, electronic, and procedural safeguards to protect clients' nonpublic personal information.
<b>When does MA Brokerage Solutions collect clients' personal information?</b>	We collect clients' personal information when they: <ul style="list-style-type: none"><li>■ Open an account with us</li><li>■ Apply for life or long term-care insurance</li><li>■ Make a deposit or a withdrawal</li><li>■ Provide account information to their broker dealer team</li></ul> We also collect your personal information from others such as financial institutions, affiliates and other companies.
<b>Why can't I limit all sharing?</b>	Federal law allows consumers the right to limit only the following uses of client information: <ul style="list-style-type: none"><li>■ Sharing creditworthiness status with affiliates for their everyday business purposes</li><li>■ Marketing by affiliates</li><li>■ Marketing by nonaffiliates</li></ul> State laws and individual companies may provide clients with additional rights to limit information sharing.
<b>Definitions:</b>	
<b>Affiliates</b>	Companies related by common ownership or control. These can be financial and/or nonfinancial companies. MA Brokerage Solutions affiliates include Mercer Global Advisors Inc., Mercer Advisors Insurance Services, LLC; and Regis Acquisition, Inc.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. These can be financial and/or nonfinancial companies. <ul style="list-style-type: none"><li>■ MA Brokerage Solutions does not share information with nonaffiliates for marketing purposes.</li></ul> MA Brokerage Solutions shares information with third-party consultants for data processing and analytics reporting purposes.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial services to clients. <ul style="list-style-type: none"><li>■ MA Brokerage Solutions does not jointly market.</li></ul>

## OTHER IMPORTANT INFORMATION

This notice applies to individual consumers who are clients or former clients of MA Brokerage Solutions. This notice replaces all previous privacy notices from MA Brokerage Solutions and may be amended at any time. Any amendment made to this notice will be provided to clients as required by law. If a client closes their MA Brokerage Solutions account(s) and/or transfers their account to another firm, we may share that client's information with their new broker-dealer, custodian, and/or advisor during the transfer process.

### **Nevada residents:**

Under Nevada law, you may request, in writing, to be placed on our internal "Do Not Call" list. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101. Phone: (702) 486-3132. Email: BCPINFO@ag.state.nv.us.

### **Oregon residents:**

We will not share your personal information or browsing information with nonaffiliated third parties for marketing purposes, except after you have been informed by us about such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

### **Vermont residents:**

We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

