

# Privacy Policy

**We collect and maintain personal information about you so we can provide health and financial services to you.** The types and categories of information we collect and maintain include:

- Health, financial and personal information that you provide to us when we / you complete an application and other forms, and from time to time in servicing your account, that we need and rely on to provide our services to you. Includes information provided via the internet and transactions you may make with our affiliates or us.
- Information concerning your health history and status, financial information and investment activity via reports generated from the companies we are associated with, including account statements and performance.
- Information that we collect from insurance companies, custodians or other entities who provide services to you in connection with the services we provide to you.

**We do not share any nonpublic personal information about you with any third parties except as follows:**

- With third parties, when necessary to process a transaction or application or service your account, such as insurance companies.
- Among ourselves, Filip Insurance LLC and agents of Filip Insurance LLC, and any employees as needed to perform their duties.
- With other parties as allowed by law, such as government regulators.

**The outside service providers and insurance companies we utilize are committed to the privacy regulations that they will not disclose or reuse the personal information in any way. Each provider or insurance company has already sent you a copy of their privacy statement for you to read.**

In addition, we have adopted internal procedures and policies designed to protect your personal information that includes the following:

- We restrict access to your nonpublic personal information to those of our employees who need to know this information to provide products or services to you.
- We maintain appropriate physical, electronic and procedural safeguards to maintain the confidentiality and security of your nonpublic personal information contained in our records.

This applies to all prospective, current and former clients.

**Accuracy of your nonpublic personal information that we possess:**

We strive to maintain the accuracy of your information. In order to help us maintain accuracy, you have the right to reasonably assess your information. If you believe any of your information in our possession is inaccurate, you may request that we amend, correct or delete the information that you believe erroneous. If we concur, we will amend, correct or delete the information in question.