

Privacy Policy and Practices of Financial Management Associates, LLC

Financial Management Associates, LLC has always valued the trust our clients have placed in us, and we are committed to the responsible management, use, and protection of our client's personal information. We are proud of our privacy and confidentiality practices, and we want you to know how we protect your information. Please take a moment to review our privacy policy, as described below.

How and Why we Obtain Information

Financial Management Associates, LLC collects information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account.

Some of the nonpublic personal, financial, and health information Financial Management Associates, LLC collects comes from you. The sources and the information collected may include: information on applications and related forms, such as name, address, Social Security number, assets and income, and medical information if applying for insurance; information regarding your transactions with us, such as products or services purchased, account balances and payment history; information from consumer reporting agencies, such as credit relationships; information from your employer, association, or benefit plan sponsor, such as name, address, Social Security number, assets and income.

Sharing Information

Financial Management Associates, LLC does not disclose any nonpublic personal information about you to anyone. However, in the course of servicing your account, we may share information collected about our clients, as previously described above, with other unaffiliated service providers such as insurance companies, mutual fund companies, brokers / dealers or investment firms to provide account maintenance or customer service to your account. We may also disclose your information to other organizations as permitted by law such as government agencies and law-enforcement officials (for example, for tax reporting, or under court order), or to other organizations and individuals with your consent (for example, to your attorney or tax professional).

Protecting Your Information

Financial Management Associates, LLC maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information, to ensure that we are complying with our own policy, industry practices, and federal or state regulations. If you decide to close your account(s) or become an inactive client, we will adhere to the privacy policies and practices as described in this notice.

Financial Management Associates, LLC reserves the right to change this Privacy Policy at any time, without notice, and will notify clients of any modifications on an annual basis.