

# FACTS

## WHAT DOES HEIM, YOUNG & ASSOCIATES, INC. DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Birth Date
- Income and Personal bank account information
- Beneficiary and Health information

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Heim, Young & Associates, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heim, Young & Associates share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 800-779-7283 or go to [www.heimyoung.com](http://www.heimyoung.com)

## Who we are

### Who is providing this notice?

Heim, Young & Associates, Inc. and its affiliates (please see below for a list of affiliates)

## What we do

### How does Heim, Young & Associates protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We limit employee and agent access to information to those who have a business or personal reason for knowing.

### How does Heim, Young & Associates collect my personal information?

We collect your personal information, for example, when you

- Open an account or complete financial planning services
- Apply for life insurance or long-term care insurance
- Engage in estate planning services

We also collect your personal information from others such as financial institutions, affiliates and other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Mercer Global Advisors, Inc.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Heim, Young & Associates, Inc. does not share with nonaffiliates so they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Heim, Young & Associates, Inc. does not jointly market.*

## Other important information

Information may be shared with non-affiliated parties in instances where you have granted us authority to service your account(s), such as investment or insurance companies or outside brokerage firms. As permitted or required by law, your non-public personal information may be disclosed to regulatory agencies or government personnel acting in an official capacity, or if certified by governmental agencies, with other non-affiliated financial institutions. We may also provide information to third party service providers for compliance and operational support. We require that all such service providers protect the confidentiality of your personal information and use such information only for the purposes for which it was disclosed to them.