

## Privacy Policy

The following is a description of J.Freeman & Associates' policies regarding disclosure of nonpublic personal information that you provide to us or that we collect from other sources. If J.Freeman & Associates writes your insurance policy(s) or manages your investments then the privacy policy of the insurance carrier or the broker/dealer through which we manage clients' assets would govern how that intermediary would treat your nonpublic personal information.

### ***Categories of Information that J.Freeman & Associates Collects***

We collect the following nonpublic personal information about you:

- Information gathered from you on or in applications, forms, correspondence, or conversations (such as your name, address, phone number, social security number, assets, income, date of birth, driving records, medical information, and other information); and/or
- Information about your transactions with affiliated insurance companies and/or our broker dealer (International Assets Advisory, LLC), or others (such as your account number, balance, payment history, parties to transactions, cost basis information, claim history, and other information).

### ***Categories of Information that J.Freeman & Associates Disclose***

We do not disclose any nonpublic personal information about our current or former clients to unaffiliated third parties, except as required or permitted by law. We are permitted by law to disclose all of the information we collect, as described above, to service providers (such as affiliated insurance companies and/or our broker/dealer) to process your transactions and otherwise provide services to you.

### ***Confidentiality and Security***

J.Freeman & Associates restricts access to your nonpublic personal information to those persons who require such information to provide our products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.