
NOTICE OF PRIVACY PRACTICES

Pinnacle Benefit Solutions, an insurance and wellbeing brokerage firm, is committed to safeguarding the confidential information of its clients. We do collect nonpublic personal information in order to open and administer your accounts with us and to provide you with accurate and pertinent advice. We hold all nonpublic personal information you provide to us in the strictest confidence. If we were to change our firm policy, we would be prohibited under the law from doing so without advising you first.

Pinnacle Benefit Solutions, collects personal information about you from the following sources:

- Applications or other forms.
- Discussions with nonaffiliated third parties.
- Questionnaires.
- Claims history.
- Employment information.
- Carrier requirements.

Pinnacle Benefit Solutions, uses your personal information in the following manner:

- We do not sell your personal information to anyone.
- We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law.
- We will provide notice of changes in our information sharing practices. If, at any time in the future, it is necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change so you will have the opportunity to opt out of such disclosure.
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- For nonaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.
- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.
- Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information will be destroyed.

Pinnacle Benefit Solutions, our information security practices

- We maintain technical and organizational security measures reasonably designed to protect the security of your personal information against loss, misuse, unauthorized access, disclosure or alteration. If you have reason to believe that your personal information maintained by us is no longer secure, please immediately notify us utilizing contact information set forth in this statement. In the event of a breach impacting your personal information, we intend to provide you with notification to the extent required by applicable law.

If you have any questions or concerns, please contact Pinnacle Benefit Solutions