

# ASSOCIATED PRIVACY NOTICE

As a client of our agency, we take this opportunity to both thank you and share with you the importance in which we hold the privacy and confidentiality of your insurance, investment and nonpublic personal information (hereinafter "personal information"). Associated, as a member of the financial services industry, has been and continues to be subject to applicable federal and state privacy laws regarding the collection and exchange of your nonpublic personal information. In working with you, we gather necessary information from you and other public, insurance and investment sources to execute the insurance/investment market search and placement for the insurance coverage/investments your needs and risk exposures require.

<b>FACTS</b>	<b>What does Associated do with your personal information?</b>
<b>WHY?</b>	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.
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information may include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Credit-based insurance scores</li> <li>• Insurance claim history</li> <li>• Assets, Income, and Account Balances</li> <li>• Transaction, Payment, and Credit History</li> <li>• Medical information</li> <li>• Employment information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	All financial companies need to share customers' personal information to run their everyday business. Below we list the reasons financial companies can share their customers' personal information, the reasons Associated chooses to share this information and whether you can limit such sharing.

<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES ASSOCIATED SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<b>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>Marketing Purposes</b> – To offer our products and services to you.	Yes	No
<b>Joint Marketing With Other Financial Companies</b>	No	We Don't Share
<b>Our Affiliates' Everyday Business Purposes</b> – Information about your transactions and experiences.	Yes	No
<b>Our Affiliates' Everyday Business Purposes</b> – Information about your creditworthiness.	No	We Don't Share
<b>For Nonaffiliates to Market to You</b>	No	We Don't Share

<b>TO LIMIT OUR SHARING</b>	Call Meredith Splendoria at 847-427-8400
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<b>QUESTIONS?</b>	Call Meredith Splendoria at 847-427-8400
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# ASSOCIATED PRIVACY NOTICE

## WHO WE ARE

<b>Who is providing this notice?</b>	Associated, 1701 Golf Rd, Suite 3-700, Rolling Meadows, IL 60008
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## WHAT WE DO

<b>How does Associated protect my personal information?</b>	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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
<b>How does Associated collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance</li> <li>• Pay insurance premiums</li> <li>• File an insurance claim</li> <li>• Provide employment information</li> <li>• Give us your contact information</li> <li>• Enter into an investment advisory contract</li> <li>• Seek financial advice</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't we limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## DEFINITIONS

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can include financial and nonfinancial companies. Associated and its affiliates, with whom your personal information may be shared, include:</p> <ul style="list-style-type: none"> <li>• Associated Agencies, Inc., a property and casualty insurance agency;</li> <li>• C.W. Olsen &amp; Co., a bonding agency; and</li> <li>• Auto and Home Insurance Agency, Inc., a personal line insurance agency</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can include financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Associated does not share with nonaffiliates so that they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Associated does not jointly market.</li> </ul>