



*Zelek & Associates*  
*Strength for your Financial Future*

## **A Financial Services Corporation**

### **PRIVACY PRACTICES NOTICE**

Zelek & Associates is committed to protecting the privacy of our clients and former clients. In order to issue and service high quality financial & tax products and services, we collect personal information about you. We do not sell any of the information you have entrusted to us to third parties, and we disclose your personal information only as necessary to provide the products and services you expect from a financial services leader. To help you understand how we protect your personal information, this notice describes our current private policy and practices. During the continuation of your relationship with Zelek & Associates, we will advise you of our privacy policy and practices at least once annually, as required by law. You do not need to take any action as a result of this notice, but you do have certain rights as described below.

#### **INFORMATION WE MAY COLLECT AND USE**

We collect information about you, which we may share now or in the future. We do this to help us identify you as our client or former client, to process your policy/policies and requests quickly, to provide tax and financial services to you, to pay your claim or inform you about products or services we believe you may want and use. Information we collect includes.

- ◆ Information from you – When submitting your application, new account form, or requesting an insurance quote, you may give us information such as your name, address, Social Security number, financial, health and employment history.
- ◆ Information about your transactions – We may keep information regarding your transactions within our office, for examples, the products you purchase from us, the amount you paid for services provided and/or investments made, your account balances or payment history.
- ◆ Information from our website – We may obtain information about you from on-line forms, site visitorship data and on-line information collecting devices commonly called “cookies.”

We do not collect medical, health or financial information in connection with our securities, tax and bookkeeping departments, except in relation to an application for investment, insurance or tax service product.

#### **HOW WE TREAT YOUR INFORMATION**

Zelek & Associates may share the information described above with our service providers. These providers may require access to information about you to process or service transactions you have requested, to provide efficient client services, or to inform you of Zelek & Associates products or services you may find useful. Our service providers may be affiliated or unaffiliated, and may

include financial services (for example, third party administrators, broker-dealers, insurance agents and brokers, registered representatives, companies that perform marketing services on our behalf, reinsurers) or non-financial companies and individuals (for example, consultants, vendors, and the Medical Information Bureau). Please be assured that we require these service providers to safeguard your personal information and to use or disclose it only for the work they are performing on our behalf, or as permitted by law.

We may also provide information to regulatory authorities as well as The Internal Revenue Service and law enforcement officials in accordance with applicable law, or to others when we believe in good faith that the law requires it. In the event of a sale of all or part of one of our businesses, we may share client information related to that business as part of the transaction.

## **SECURITY OF INFORMATION**

Keeping your information secure is one of our most important priorities and responsibilities. We maintain physical, electronic and procedural safeguards to protect your information. Employees are authorized to access your information only when they need it to provide you with products and services or to maintain your accounts.

## **CONFIDENTIALITY OF MEDICAL INFORMATION**

We understand that you may be especially concerned about the privacy of your medical information. We want to assure you that we do not sell or rent to anyone your personally identifiable medical information, nor do we disclose it to others for marketing purposes. We only use and share personally identifiable medical information for purposes of underwriting insurance, administering your policy or claim, and other purposes permitted by law such as disclosures to insurance regulatory authorities, or in response to legal process.

## **MAKING SURE INFORMATION IS ACCURATE**

We want to make sure that we have accurate information about you. Generally, upon written request, we will make your personal information available for your review. Information we have collected in connection with or in anticipation of a claim or legal proceeding will not be made available. If you believe that any of our records are inaccurate, you may notify us in writing of any corrections, amendments or deletions that you believe should be made. Questions about accessing and/or correcting your personal information should be directed to our address at Zelek & Associates, Attn: Privacy Inquiry, PO Box 766, Moultonborough, NH 03254.

This Privacy Practices Notices also applies to the following websites:

zelekandassociates.com  
zelekandassociates.net

zelekandassociates.biz  
zelekandassociates.info