

NOTICE OF PRIVACY POLICIES AND INSURANCE INFORMATION PRACTICES OF PAUL SHNABLE INSURANCE SERVICES

We value our relationship with you and are aware of the importance of maintaining the privacy of your personal and financial data. We have always protected that information and will continue to do so. When we are required to share your information, we limit it to only that which is necessary. The following notice describes our policies and practices with regard to collecting and disclosing nonpublic personal information about our customers.

Security, Confidentiality and Integrity of Your Nonpublic Personal Information:

We protect your nonpublic personal information. We maintain appropriate electronic, physical and administrative safeguards to ensure the security and confidentiality of your nonpublic personal information contained in our records. We restrict access to your records to our employees on a need-to-know basis only in order that they may provide products or services to you.

Categories of Information That We Collect:

We collect nonpublic personal information about you from the following sources:

- Information that we receive from you on applications and other forms;
- Information about your transactions with our affiliates, others or us;
- Information that we receive from a consumer protection agency;
- Information that we receive when you visit our website through the Internet.

Categories of Parties to Whom We May Disclose Information:

We may disclose nonpublic personal financial information about you to our affiliates. We may also disclose nonpublic personal information about you to other nonaffiliated third parties as permitted or required by law.

Accuracy of Your Nonpublic Personal Information in our records:

We work hard to maintain the accuracy of your information. In order to help us maintain accuracy, you have the right to reasonably access your records. You may request that we amend, correct or delete the information that you believe to be inaccurate. If we concur with your conclusion, we will amend, correct or delete the information in question. You may write us at this address to request accessing and amending your nonpublic personal information contained in our records:

**Paul Shnable Insurance Services
7224 Mimosa Drive
Carlsbad, CA 92011-5135
Tel/Fax: (760) 438.5433**

We will process your request, or if we cannot process your request for whatever reason, notify you of our response within thirty (30) days from the date of receipt of the written request from you or your authorized agent.

Changes to Our Notice of Privacy Policy and Insurance Information Practices:

We reserve the right to change our privacy policies and insurance information practices. If we make any changes to our policies or practices, we will provide you with a copy of a revised notice as required by applicable law.