

Privacy Statement

We take your privacy very seriously. We share a commitment to protect your privacy and the confidentiality of your personal and financial information. Our Privacy Promise is derived from basic principles of trust, ethics and integrity.

As providers of products and services that involve compiling personal and sometimes sensitive information, protecting the confidentiality of that information has been and will continue to be a top priority of C.Geraci & Company. We believe you should know about the information we collect, the measures we take to safeguard it, and the situations in which we might share information with select business partners. This Privacy Promise explains how we handle - and protect - the personal information we collect. The information we collect and the extent to which we use it will vary depending on the product or service involved. In fact, in certain cases we may not collect or share some of the types of information noted below.

1. We collect only the client information necessary to consistently deliver responsive products and services.

We collect information that helps serve your financial needs, facilitates a high standard of client service, develops and offers new products or services for our clients and potential clients, and fulfills legal and regulatory requirements. The information collected generally varies depending on the products or services you request and may include:

- Information provided on applications and related forms, for example: name, address, Social Security number, and annual income.
- Responses from your employer, benefit plan sponsor, or association regarding any group products we may provide, for example: name, age, address, and Social Security number.
- Third-party reports, such as consumer credit history, motor vehicle records and demographic or medical information, if relevant to your product or service.
- Information about your relationships with us, such as products or services purchased, and account balances (if applicable), which we may obtain in writing during telephone or Internet transactions or from data gathering software used when you are accessing C.Geraci & Company's website.

2. We maintain safeguards to ensure information security.

We have implemented security standards and processes - including physical, electronic and procedural safeguards - to ensure that access to client information is limited to employees, registered representatives or agents who may need it to do their jobs. They are required to respect the confidentiality of all client information.

3. We limit how and with whom we share client information.

First and foremost, we do not sell lists of our clients, nor do we disclose client information to marketing companies, with the exception of companies we may hire to provide specific services for us, as described below. Under NO circumstances do we share medical information for marketing purposes.

We will share client information only for the following reasons:

- When you have requested a life insurance product, C.Geraci & Company may use a common application form to avoid multiple medical tests. In this way, the information you provide and authorize us to obtain may subsequently be used by one or all of these companies as necessary to determine - and offer to you - the product most appropriate for your needs.
- We may be required by law or regulation to disclose information to third parties, for example in response to a subpoena, to prevent fraud, or to comply with rules of or inquiries from industry regulators.
- In some cases, we may share information we collect, for example name, address, age, and Social Security number with other businesses such as our securities broker-dealer, insurance companies and agencies, or banks to process or service a transaction you have requested, to facilitate enhanced client services, or to inform you of products or services you may find useful.

As permitted by federal and state laws, we may share or exchange information with companies engaged to work with us, such as:

- Third-party administrators and vendors hired to effect, administer, or enforce a transaction that you request or authorize, to develop or maintain software, or to perform marketing research.
- Financial services entities such as banks, credit unions, credit union service corporations, insurance companies, or our securities broker-dealer, with whom we have joint marketing agreements, and vendors who provide us with demographic information to develop marketing plans.
- Reputable consumer reporting agencies in connection with your application or renewal of insurance coverage.

Other than what is described previously, we will not share information about you with third parties to market products to you, unless we notify you first and give you the option of declining.

We uphold these privacy principles and companies with which we share client information are required to maintain the confidentiality of this information as well. We will reaffirm this statement annually in writing, as long as you maintain an on-going relationship with C.Geraci & Company.

** In this Privacy Statement, the words "you" and "client" are used to mean any individual who obtains or has obtained a financial product or service from C.Geraci & Company that is to be used primarily for personal, family, or household purposes.