



Notice Regarding Privacy of Customer Information (“Privacy Policy”)

2655 1st Street, Ste 250 Simi Valley, CA 93065
Phone: (800) 473-3856 | Fax (800) 636-1302

At HBW Advisory Services LLC (“HBWAS”), protecting our customers’ privacy is paramount. We recognize that an individual’s financial matters are private and sensitive in nature, and we have adopted policies that assist us in protecting your privacy and, at the same time, help us to provide you with a broad range of high quality financial products and services.

This Privacy Policy will explain the types of information we collect about you, how we use and share that information, and how you can instruct us to limit certain types of information sharing. Information obtained by HBWAS for all customers and former customers is treated in the same manner.

How We Protect Your Information:

We protect your data and safeguard it from those not authorized to see it by implementing internal policies and procedures.

Your Privacy is Not for Sale:

Under no circumstances will HBWAS sell confidential customer information to anyone, for any reason, at any time.

What Information We Collect about You:

We collect confidential customer information from you in a number of ways for the following purposes:

- We collect information from you when you open an account or enroll in one of our services. The information we collect may include, but is not limited to: your name, address, email address, phone number, date of birth and Social Security Number, as well as details about your investments and investment experience.
- Once you have opened an account with us, we collect and maintain confidential customer information about your account activity, including your transactions, balances, positions and history. This information allows us to provide the services you have requested.
- We may collect information about you from information services and consumer reporting agencies to verify your identity, employment or creditworthiness, or to better understand your financial needs.
- The law permits us to share information about our current and former customers with authorized third parties or government agencies under certain circumstances. For example, we may be required to share such information in response to subpoenas or to comply with certain laws.

How We Share Information About You with Affiliated Companies:

HBWAS is an SEC Registered Investment Advisory firm. Additional companies affiliated with HBWAS include: HBW Insurance & Financial Services, Inc., dba, HBW Partners, and HBW Partners Tax Services LLC. These companies are often referred to as “Affiliated Companies”. HBWAS shares information we collect about you with our Affiliated Companies to:

- Help provide you with better service or perform services on your behalf
- Respond to communications from you or as you authorize or request
- Make it more convenient for you to open a new account
- Allow an Affiliated Company to provide you with information about their products and services that we believe may benefit or interest you
- Assist in compliance and supervisory purposes

You may instruct us not to share information about you with our Affiliated Companies for certain purposes, as explained under “How to Limit the Sharing of Information about You”.

How We Share Information About You with Non-Affiliated Companies:

We provide access to information about you to outside companies and other third parties in certain limited circumstances, including:

- To help us process transactions for your account
- When we use another company to provide services for us, such as printing and mailing your account statements
- When disclosure is required or permitted under law. For example, we may be required to disclose personal information to cooperate with regulatory or law enforcement authorities, to report your tax-related information to federal and state governments, to resolve consumer disputes, to perform credit/authentication checks, or for risk control.

If your HBWAS Investment Advisor Representative leaves HBWAS he/she is contractually permitted to take your customer file, in order to facilitate the transfer of your account to a new Registered Investment Advisory firm. You are not obligated to transfer your account if your Investment Advisor Representative leaves HBWAS, and you may instruct us **not** to allow the sharing of information as explained under “How to Limit the Sharing of Information about You.”

How to Limit the Sharing of Information about You:

If you prefer, you may choose to limit the information we share about you with our Affiliated and Non-Affiliated Companies. Specifically, you may instruct us:

- **Not** to allow our Affiliated Companies to market their financial products or services to you
- **Not** to share confidential customer information about you with a Non-Affiliated company for joint marketing purposes
- **Not** to allow your Investment Advisor Representative to take your information to facilitate the transfer of your account(s) should he/she leave HBWAS.

You may exercise your choice by writing to HBW Advisory Services LLC, Attn: Compliance Department, 2655 1st Street, Ste 250 Simi Valley, CA 93065. Your choice will be applied to you as an individual and will automatically be extended to all of your accounts with us, as well as any accounts you may have with any of our affiliates. You may make your privacy choice at any time and it will remain in effect until you change it in writing.

Safeguarding Your Information, Maintaining Your Trust:

We take precautions to ensure the information we collect about you is protected and is accessed only by authorized individuals or organizations. Our employees are trained about privacy and are required to safeguard confidential customer information. We maintain physical, electronic and procedural safeguards to protect confidential customer information.

Contact Us with Questions:

If you have any questions or concerns, or if you identify any information that you believe is no longer accurate, you may contact your HBWAS Investment Advisor Representative or write to HBW Advisory Services LLC, Attn: Compliance Department, 2655 1st Street, Ste 250 Simi Valley, CA 93065. *Thank you for your business and allowing us to service your needs.*