



## Privacy Notice 12/19/11

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Protecting the privacy of information about our customers is important to Harvest. This notice tells you how we treat information about our current and former customers.

### Security of Information

*We do **not** sell information about our customers.* We maintain physical, electronic and procedural safeguards to protect it. Access to it is limited to employees and third parties who are authorized by us and need to know it to provide you with the products and services you have requested or to help us conduct our business. All employees and registered representatives are required to follow our privacy procedures.

### How We Get Information

We get most of the information we need from New Account Forms and other customer applications and forms. If a customer authorizes it, we may get information from others (such as a credit reporting agency). We also get information as we process customer transactions.

### The Types of Information We Collect

The types of information we may collect include:

#### **CUSTOMER INFORMATION** such as

- ◆ Name
- ◆ Address
- ◆ Telephone Number
- ◆ Demographic Data

#### **FINANCIAL INFORMATION** (other than customer information) such as

- ◆ Income
- ◆ Assets
- ◆ Investments
- ◆ Credit History

**HEALTH INFORMATION** such as your medical history. We collect health information in only limited circumstances, such as applications for variable universal life insurance.

### How We Use Your Information

We use the information we collect for business purposes, such as

- ◆ processing applications and transactions,
- ◆ servicing your business, and
- ◆ offering you other products and services.

### Limited Sharing of Your Information

We share the information with others who provide services to help us process or administer your business. For example, we may share information with

- ◆ a clearing firm, for processing of securities transactions,
- ◆ third party money managers, and
- ◆ insurance and mutual fund companies.

We require our service providers to limit their use of the information and keep it confidential.

We will share customer, financial or health information with anyone outside of Harvest only

- ◆ if we have the customer's permission, or
- ◆ if we are permitted or required by law to disclose it. (For example, we are permitted to share information with a service provider, and required to share information in response to a subpoena or an audit by a regulatory agency.)

### Your Investment Advisor Representative

Most of your contact with us will be through a "broker", "agent", or "financial advisor" who is one of our investment advisor representatives. Our investment advisor representatives are independent business owners (or work for an independent business). If your investment advisor representative wants to change investment advisory firms, he or she (or Harvest) may provide your name, address, telephone number and financial information (but not your health information) to the other investment advisor before our investment advisor representative

joins the other investment advisor, in order to facilitate the transfer of your account and the processing of your business. Once your investment advisor representative has joined the other broker/dealer, he or she may keep copies of all of your information and disclose it to the new investment advisor. If, at any time, you do not want us or your investment advisor representative to disclose or keep this information for this purpose, please call Harvest at 1-630-613-9230 and let us know.

#### Changes to Our Privacy Policy

If we make a material change to our privacy policy, we will notify you before we put it into effect.