

VALMARK SECURITIES, INC. AND AFFILIATED COMPANIES PRIVACY NOTICE



YOUR PRIVACY IS IMPORTANT TO VALMARK

At Valmark Securities, Inc. and its affiliated companies (collectively, “Valmark”), our customers are our highest priority. As providers of financial products and services that involve the collection of personal – and often sensitive – information, protecting the confidentiality of that information has been, and will continue to be, a top priority for Valmark. Due to the sensitive nature of this personal information, Valmark believes that you should know how your information is handled, the measures we have taken to safeguard that information, and the situations in which we might share your information with select business partners or third parties.

Our privacy promise to you is based upon the basic principles of trust, ethics and integrity.

THE INFORMATION COLLECTED BY VALMARK

When you deal with one of Valmark’s member offices, certain personal and financial information is collected from you. Valmark uses this information to serve your financial needs and to fulfill legal and regulatory requirements. The information gathered for these purposes varies depending on the products or services that you request but may include, for example, your name, address, social security number, net worth, annual income and certain medical information.

TO WHOM YOUR INFORMATION MAY BE DISCLOSED

For both customers and former customers, Valmark restricts access to your personal and financial information to those instances described below:

- **Individuals.** Your personal and financial information will be provided to those employees, registered representatives, their assistants and those who process information or the transactions of Valmark in connection with the products or services being provided to you.
- **Among Valmark Affiliated Companies.** Valmark will share your personal and financial information among its affiliated companies, listed below, as needed, in connection with the products or services being provided to you.
- **To companies with which Valmark has selling agreements.** Valmark will share your personal and financial information with other financial services entities, such as insurance companies and mutual fund companies, in order to effect transactions which, you have requested or authorized. In such cases, those companies are prohibited, by agreement, from using information about you except for the narrow purpose for which it was given to them.
- **Other companies as necessary to process your business.** Your personal and financial information will be provided to third-party administrators and vendors utilized by Valmark to effect, administer or enforce a transaction that you requested or authorized. Valmark must share your personal information with its clearing firm in order to process that business. These companies, like those in the category above, are prohibited, by agreement, from using information about you except for the narrow purpose for which it was given to them.
- **Other broker-dealers or investment advisers.** If your advisor leaves Valmark and joins another brokerage and/or investment advisory firm, the nonpublic personal information collected by Valmark and your advisor may be provided to the new firm so your advisor can continue to service your account(s). If you do not want this information to be provided to the new firm, please opt out in accordance with the procedure outlined below. Opt-in states, such as California and Vermont and others, require your affirmative consent before the advisor can provide your nonpublic information to the new firm. You can provide or withdraw this consent at any time by contacting 800-765-5201.
- **Where required by law or regulation.** Valmark may be required by law or regulation to disclose your personal and/or financial information to a third party, for example, in response to a subpoena or to comply with industry rules and regulations.

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- **As otherwise authorized or permitted by law.** For example, the law permits Valmark to respond to requests for information about you from a consumer-reporting agency.
- **As authorized by you.** Only upon your direction or with your permission will Valmark share your information with a third party, other than as described in this notice.

OPTING OUT OF SHARING

If you wish to direct us to stop sharing certain nonpublic personal information about you with our affiliated companies and non-affiliated third parties, please call us toll free at 800-765-5201; notify us through the Contact Us page of our website; or send your instructions to Valmark Financial Group at 130 Springside Drive, Suite 300, Akron, Ohio 44333.

When you contact us, please be prepared to provide the following information for each individual: First name, middle initial and last name, Address, city, state and zip code, Social Security number, Telephone number (if applicable), and E-mail address (if applicable)

If any of these pieces of information change, please notify us to ensure that your preferences are consistently honored. Once you have told us your preferences, we will continue to honor them. You do not need to take any further action.

PROTECTION OF INFORMATION

Valmark has instituted security procedures that limit employee access to nonpublic personal information to those with a business reason for knowing such information. We educate our employees so that they will understand the importance of confidentiality and customer privacy. All Valmark employees are aware of the company's privacy guidelines and Valmark will take the appropriate disciplinary measures to enforce customer privacy assurances. Valmark maintains appropriate security standards and procedures to prevent unauthorized access to customer information and to preserve the integrity of that information.

SPECIAL COMPENSATION

Valmark maintains special compensation relationships with a variety of providers. In exchange for such compensation, Valmark furnishes the providers with support assistance in many forms, including increased access to representatives regarding marketing, product promotion, training, and education. Valmark's complete Special Compensation Disclosure can be viewed in the Company Disclosures section of www.valmarkfg.com.

VALMARK AFFILIATES -THIS PRIVACY NOTICE APPLIES TO THE FOLLOWING VALMARK AFFILIATED COMPANIES:

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| Valmark Financial Group, LLC | Management parent company (formerly Valmark Insurance) |
| Valmark Securities, Inc. | Broker-Dealer and Member FINRA, SIPC |
| Valmark Advisers, Inc. | SEC Registered Investment Adviser |
| Executive Insurance Agency, Inc. | General Agency for numerous insurance companies |
| Valmark Policy Management Company, LLC | Insurance policy management company |
| Long Road Risk Management Services, LLC | Marketing company for insurance services |

*Customers may obtain information about SIPC including the SIPC Brochure, by contacting SIPC. Phone (202) 371-8300 or www.sipc.org. Valmark Securities, Inc. 130 Springside Drive, Suite 300, Akron, Ohio 44333 1-800-765-5201 or 330-576-1234

**Municipal bond and 529 plan customers may obtain an investor brochure that describes the protections available under MSRB rules and instructions on how to file a complaint with an appropriate regulatory authority on the MSRB website at www.msrb.org. Valmark Securities, Inc. is registered with the Securities and Exchange Commission (SEC) and MSRB and is a member of FINRA.