



Privacy Practices Notice

Protecting your privacy is important to all of us at Asia Pacific Investors Services (Asia Pacific). You provide important information about yourself to a variety of businesses and organizations, including Asia Pacific, that help us get a better picture of your needs, provide better services and complete your transactions more efficiently. At Asia Pacific we are committed to protecting your privacy and the confidentiality of your personal and financial information. We do not sell your information to third parties and we disclose your information only as necessary to provide the high quality products and services you expect from us. **Outlined below is a summary of our privacy practices. You do not need to take any action as a result of this notice, but you do have certain rights that are described below.**

How We Obtain Information About You. In the normal course of business, we collect, retain and use information about you to serve your financial needs, administer your account(s) and inform you of products and services that may be of interest. This data, known as non-public personal information, may be collected from several sources, including:

- Applications or other account forms. This may include name, address, social security number, assets and income, employment status, dependent information, and in the case of insurance policies, medical or health information;
- Your transactions with us, our affiliates, non-affiliated businesses that assist us in providing products or services to you, or your transactions with others. This may include account activity, payment history and products and services purchased;
- Third parties such as consumer reporting agencies. This may include credit relationships and credit history.

How We Treat the Information. We restrict access to your personal and account information to those employees or agents who need to know that information to provide our products or services, or to otherwise conduct our business. We maintain physical, electronic and procedural safeguards that comply with federal and local regulations designed to guard your nonpublic personal information. We may disclose all of the information we collect about you to third parties that assist us in providing products or services you request or that perform marketing services on our behalf. We may also disclose your nonpublic personal information to government entities in response to subpoenas or regulatory orders. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We do not disclose medical or health information about you without your explicit authorization. If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

What if We Change Our Policy? If for any reason in the future, we believe it necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change and the opportunity to ask us not to make that disclosure.

How to Review Your Personal Information. Because we strive to provide you with the best possible services, the accuracy and completeness of your personal information is important to us. We ask that you review your information regularly to ensure that it is correct. You may review information about you that we have collected, and that we can reasonably locate and retrieve, any time during regular business hours at our office or by calling us at the telephone number listed below.