

PACHNER & ASSOCIATES, LLC

Privacy Statement and Notice

Commitment

Pachner & Associates, LLC, its subsidiaries and their divisions¹ (“Pachner”) respect the privacy of their clients and are committed to protecting the personal information received from its clients from unauthorized access or disclosure. We recognize that clients share personal information to enable us to assist them with their insurance needs and administration of their insurance. Personal information regarding the firm’s clients is used and disclosed solely to address insurance needs of our clients and as required by law or regulation. This Privacy Statement sets forth Pachner’s current policies and practices with respect to non-public personal information of current and former clients.

Collection of Information

Pachner collects personal information from its’ clients to procure and modify insurance coverage or process claims for them. We make every effort to limit our requests to the information necessary to serve each client’s interests and needs. Much of the personal information we collect is received directly from our clients. It is obtained on applications and other forms, correspondence and communications with us (such as name, address, Social Security number, assets and income). We also obtain personal information about our clients in connection with their transactions with or through us (such as coverages purchased, premiums paid, payment history and methods of payment). In some instances, we receive personal information in communications with insurance companies that have issued or are considering issuing insurance policies to our clients and may also receive personal information about our clients in connection with processing a claim, including medical information, such as from an accident report. Personal information about clients may also be obtained from consumer reporting agencies, such as through credit reports or motor vehicle reports.

Disclosures of Personal Information

Pachner may disclose the personal information collected regarding its clients to non-affiliated third parties, including other financial institutions to secure quotations for coverage, obtain changes in or renewals of existing insurance coverage and to assist in the submission or processing of claims. We may share a client’s personal information with claims representatives and adjustors involved with processing a client’s claim. In some instances, we may receive personal health information about our clients, such as information relating to an accident, disability, illness or injury in connection with an application for or renewal of an insurance policy or a claim. That information would only be shared or disclosed as required to pursue the client’s application, request for renewal or claim.

¹Subsidiaries of Pachner & Associates, LLC include Pachner Risk Management, LLC and Kohout Insurance Agency

We may disclose non-public personal information to non-affiliated third parties that perform services, including marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

Pachner may disclose non-public personal information collected regarding clients or former clients in compliance with subpoenas or other valid court orders, in response to inquiries and requests from regulatory authorities, in connection with the prevention or detection of fraud, or as otherwise permitted or required by law.

Access to Information

Access to a client's personal information is restricted to personnel who have a legitimate need to have the information in providing services to our clients or conducting the business of Pachner. Employees of Pachner who have access to client information are required to protect it and keep it confidential. In addition, we require anyone to whom we disclose any non-public personal information about our clients or former clients to protect its confidentiality and use it solely for the purpose for which it is disclosed.

Limiting Disclosures

You may opt out of Pachner's sharing of non-public personal information with non-affiliated third parties, except as permitted by law, and you may limit our sharing of non-transactional information among Pachner affiliates. In making that election, you should understand that we might require your written authorization if there is a need to share information with non-affiliated third parties to service your account. A form on which you may elect to opt out and a self-addressed envelope you can use to return that form are enclosed with this Notice.

Further Notices

We are sending this Statement and Notice to you pursuant to recently effective provisions of laws and regulations which require that we send our clients notice of our privacy policy at least annually as well as when we adopt changes to that policy. Consequently, we will be sending you supplemental notices at least annually. In addition, under provisions of the law and implementing regulations, we may have to obtain your written authorization to disclose certain personal information regarding you, and in some instances other members of your household, in connection with the performance of our services on your behalf.

Questions

If you have questions regarding this Notice, your right to limit our disclosure of your non-public personal information or how Pachner protects or uses your non-public personal information, please call Donald Pachner at 914-234-2228

PACHNER & ASSOCIATES, LLC

Election to Restrict Disclosure Opt-Out Form

Please read this form carefully and decide whether you wish to exercise your opt-out right, which will limit our disclosure of the information indicated.

Please read the text below and decide whether you wish to exercise your right to opt-out of the information sharing described. If you exercise your right to opt-out, you may access a copy of this form on our website <http://www.pachner.info> and email it to us at accounts@pachner.info , you can fax it to us at 866-406-9548 or mail it to us addressed as follows: Privacy Notice c/o Pachner & Associates,LLC, POB 926, Bedford, NY 10506-0926. You election should be sent to us as soon as possible, but no later than 30 days from the date you received this notice from us. If you do not mail this form back or do not mail it back within 30 days, you have not exercised your opt-out right, and we can share the information described.

----- I wish to exercise my right under the Gramm-Leach Bliley Act to opt-out of Pachner & Associates, LLC's sharing non-public personal information about me to non-affiliated third parties for purposes other than those that are permitted by law.

----- I wish to exercise my right under the Fair Credit Reporting Act to opt-out of Pachner & Associates, LLC's sharing non-transactional information about me with affiliates.

Name (Print)

Customer Signature

Policy Number

Date