



KAIZERMAN & ASSOCIATES
FINANCIAL ADVISORS

IMPORTANT NOTICE REGARDING CLIENT PRIVACY

Maintaining your trust and confidence is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of Royal Alliance Associates, Inc. (“Royal Alliance”) and Kaizerman & Associates.

Information We Collect. In connection with providing you with investment products, financial advice, or other services, we obtain nonpublic personal information about you, including:

- Information we receive from you on applications;
- Information about your transactions with us or others, including your financial adviser; and
- Information from credit or service bureaus or other third parties.

Information We Disclose. We will not disclose information regarding you or your account with us except under the following circumstances:

- To your financial adviser and his or her manager;
- To establish or maintain an account with an unaffiliated third party, such as a clearing broker providing services to you and/or Royal Alliance;
- To government entities or other third parties in response to subpoenas or other legal process as required by law; and
- To Royal Alliance’s parent companies, SunAmerica Inc., and American International Group, Inc., or their affiliates, to the extent permitted by law.

Our Security Policy. Only those individuals who need it to perform their jobs are authorized to have access to confidential client information. We maintain physical, electronic, and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information.

Closed or Inactive Accounts. Should you decide to close your account (s) or become an inactive client, we will adhere to the privacy policies and practices as described in this notice.

Changes to this Privacy Policy. If we make any substantial changes in the way we use or disseminate confidential information, we will notify you.

If you have any questions concerning this Privacy Policy, please write us at the address below.

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