

7-17-2014

PRIVACY NOTIFICATION

WHO IS PROVIDING THIS NOTICE?

AMERICAN FINANCIAL MANAGEMENT, LTD.

FACTS

What does American Financial Management do with your personal information?

WHY?

Financial companies choose how they will share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The type of personal information we collect and share depends on the product and service you have with us. This information can include:

- Social Security number(s)
- Account balances and transaction history

HOW?

All financial companies need to share customer's personal information to run their everyday business. In the section below we list the reasons American Financial Management chooses to share and whether you can limit the sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

DOES AFS SHARE?

CAN YOU LIMIT THIS SHARING?

EVERYDAY BUSINESS PURPOSE SUCH AS PROCESSING YOUR TRANSACTION, MAINTAINING YOUR ACCOUNTS & RESPONDING TO LEGAL INVESTIGATIONS

YES

NO

FOR OUR MARKETING PURPOSES TO OFFER OUR PRODUCTS AND SERVICES.

NO

N/A

FOR JOINT MARKETING AND OTHER FINANCIAL COMPANIES

NO

N/A

FOR OUR AFFILIATES EVERYDAY BUSINESS PURPOSES--INFORMATION ABOUT YOUR TRANSACTIONS AND EXPERIENCES

YES

NO

FOR OUR AFFILIATES EVERYDAY BUSINESS PURPOSES--INFORMATION ABOUT YOUR CREDITWORTHINESS

NO

N/A

FOR OUR AFFILIATES TO MARKET YOU

NO

N/A

FOR NON-AFFILIATES TO MARKET YOU

NO

N/A

WHAT WE DO

HOW DOES AMERICAN FINANCIAL MANAGEMENT PROTECT MY PERSONAL INFORMATION?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We use a firewall to protect information gathered from you with the intent of providing a secure environment that is protected from unauthorized third party access, alteration, theft and misuse. We limit access to non public personal information to those employees; representatives and affiliates who "need to know" in order to conduct our business, service your account, keep you informed, and help you accomplish your financial objectives. Our employees, representatives and associated persons are required to maintain and protect the confidentiality of your personal information and must follow established privacy procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information. In the regular course of business, we may disclose some or all of the non-public personal information described above with our affiliates and with non-affiliated third parties as necessary to affect, administer or enforce transactions that you request or authorize, or in connection with processing or servicing a financial product or service that you request or authorize. AFM secures storage of customer information, secures the removal of document destruction, secures mail collection and disbursement, and will respond in instances of identity theft. Personally identifiable information about you will be maintained during the time you are our client.

<p>HOW DOES AMERICAN FINANCIAL MANAGEMENT COLLECT MY PERSONAL INFORMATION?</p>	<p>and for the required time thereafter that such records are required to be kept by federal and state securities laws. After this required period of record retention ends, all such information about former customers will be properly removed and destroyed. You may obtain information about Investor Education and Protection, from FINRA Broker Check at www.finra.org or by calling the FINRA Broker Check Hotline at 800-289-9999. You may obtain information about customer information protection and identity theft at www.ftc.gov/idtheft</p> <p>We collect your personal information, for example, when you :</p> <ul style="list-style-type: none"> • Establish our services • Service your account <p>We also collect personal information about you for business purposes, processing your requests and transactions, and providing customer service. We collect non-public information about you from the following sources: information we receive from you on contract, and other forms including but not limited to, your name, date of birth, social security number, employment information, assets, income and investment experiences/objectives, risk tolerance, net worth, and information about your transactions with us, our affiliates and others.</p> <p>Federal law gives you the right to limit only sharing for affiliates everyday business purposes- information about your creditworthiness, affiliates from using your information to market you, or sharing for non-affiliates to market you.</p>
<p>WHY CAN'T I LIMIT ALL SHARING?</p>	<p>Federal law gives you the right to limit only sharing for affiliates everyday business purposes- information about your creditworthiness, affiliates from using your information to market you, or sharing for non-affiliates to market you.</p>
<p>DEFINITIONS</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates are: American Financial Securities, Inc., Investors Professional Services, Inc. and Professional Brokerage Services, Inc.</p>
<p>NON-AFFILIATES</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. The non-affiliated third parties with which we may share non-public client information include financial service providers such as mutual fund companies, annuity and insurance companies, broker dealers, RIA's and registered investment advisors with whom we have an agreement with and the client has a contract with. Their involvement is essential to the provision of overall service provided by AFM to its clients. The information shared with these non-affiliated companies is not sold or rented to them, not is it shared with them for marketing or solicitation purposes. In addition, we may disclose non-public information with non-affiliated companies and regulatory authorities as permitted and required by applicable laws. For example, we may disclose personal information in cooperation with regulatory authorities and law enforcement agencies, or with attorneys, accountants and auditors as necessary to protect our rights and property. Except as described in this privacy policy, we will not use your personal information for any other purposes unless we describe how such information will be used at the time you disclose it to us or we obtain your permission to do so.</p>
<p>OTHER IMPORTANT INFORMATION</p>	<p>We strive to keep our customer records complete and accurate. We will give you reasonable access to information we have about you. Most of this information is contained in account statements that you receive from the investment companies and contracts that you submit to obtain our products and services. We encourage you to review this information and notify us if you believe any information should be corrected or updated. Customers should contact us concerning questions, comments, complaints or inquiries, or about this privacy notice at 800-798-3553 or by mail at P.O. Box 1127, Cedar Falls, IA 50613. AFM does not possess or engage in customer report activities.</p>
<p>BREACH NOTIFICATION</p>	<p>AFM shall notify any client, at no charge, if there has been a breach of the security of the firm's information data system following discovery of the breach. The disclosure notification shall be made in the most expedient way possible and without delay after the breach. The notification may be done by written or, electronic notice. The disclosure notification shall include but not be limited to: i) informing the owner of the data (the client) that a breach has occurred along with the date or approximate date of the breach, ii) informing the client of the nature of the breach, and iii) informing the client of the steps the adviser has taken or plans to take relating to the breach.</p>
<p>QUESTIONS? CALL US @ 319-277-3553</p>	