

**TAYLOR & ASSOCIATES  
REGISTERED INVESTMENT ADVISER  
915 THIRD STREET, SUITE 208  
SANTA MONICA, CA 90403  
310. 260. 1126**

## **Notice of Privacy Policy Disclosure Document**

This notice is being provided by Taylor & Associates as a CA Registered Investment Adviser pursuant to Section 4050 et seq of the California Financial Code. This document will provide you, the potential or existing client with information regarding our privacy policy. We are committed to keeping the personal information collected from our potential, current and former customers confidential and secure. The proper handling of personal information is one of our highest priorities. We want to be sure that you know why we need to collect personal information from you. We also want to explain to you our commitment to protect the information you provide to us.

**Information We Collect:** In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:

- Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;
- Information about your transactions with us, our affiliates, or others; and
- Information received from credit or service bureaus or other third parties, such as your credit history or employment status.

**Categories of Information We Disclose:** We may disclose all information that we collect. Taylor & Associates and its affiliates do **not** sell customer lists and will not sell your name to telemarketers.

**Categories of Parties to Whom We Disclose:** We will not disclose information regarding you or your account with us, except under the following circumstances:

- To your authorized Advisory Representative and his or her manager
- To a broker dealer & their clearing firm or affiliates if you open accounts with them, to the extent permitted by law;
- To entities that perform services for us or function on our behalf, including financial service providers, such as a clearing broker-dealer, investment company, or insurance companies;
- To your attorney, trustee or anyone else who represents you in a fiduciary capacity with your prior permission;
- To our attorneys, accountants or auditors; and
- To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

**How We Use Information:** Information may be used among the companies that perform support services for us, such as data processors, technical systems consultants and

programmers, or companies that help us market products and services to you for a number of purposes, such as:

- **To protect your accounts** from unauthorized access or identity theft;
- **To process your requests** such as securities purchases and sales;
- **To establish or maintain an account with an unaffiliated third party**, such as a clearing broker-dealer providing services to you and/or Taylor & Associates
- **To service your accounts**, such as by issuing checks and account statements;
- **To comply** with Federal, State, and Self-Regulatory Organization requirements;
- **To keep you informed** about financial services of interest to you.

**Our Security Policy:** We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

**Closed or Inactive Accounts:** If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Complaint Notification: **Please direct complaints to:** Nigel B Taylor at the address above or call 310. 260. 1126.

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 to:** Taylor & Associates at the address above or call 310. 260. 1126.

### **Internet Access**

We provide a website on the Internet for our company which is informational only. Accessing this website in no way compromises your privacy since we gather no personal information from you, nor is your personal information stored on any Internet server accessible by the public. We do not utilize Cookies, or any other information gathering web tools. However, we have no control over web sites that may be linked to our web site and you should immediately check the privacy policy for any links provided upon leaving our web site.

### **Employee Access to Information**

Only employees with a valid business reason have access to your personal information. These employees are educated on the importance of maintaining the confidentiality and security of this information. They are required to abide by our information handling practices.

## **Protection of Information**

We maintain security standards to protect your information including firewalls, whether written, spoken, or electronic. We update and check our systems to ensure the protection and integrity of information.

## **E-Mail**

Should you send us your questions and comments via e-mail, please utilize the E-mail address: nigel@iamafiduciary.com the personal E-mail address of Nigel Taylor. We will retain your communication until we have done our very best to provide you with a complete and satisfactory response. Ultimately, your E-mail will be archived and its ultimate disposal governed by applicable state and federal laws.

Please note that, although every attempt will be made to keep your information confidential, from a technical standpoint, there is always a very slight risk from hackers. To minimize and eliminate this risk wherever possible, we utilize and regularly update our firewall technology and disconnect our Internet portal at night. We also utilize a dynamic, rather than static I.P. addressing system. We also remind you not to include any personal information such as social security numbers, dates of birth of other non-public and personally identifiable information in any E-mail. Please do not use e-mail to communicate any information to us that you consider to be highly confidential. If you wish, you may contact us instead via telephone at 310. 260. 1126. Additional security is available to you if you equip your Internet browser with 128-bit "secure socket layer" encryption, which provides more secure transmissions.

If you have any brokerage, advisory or other types of accounts established and custodied with and broker dealer or clearing firm resulting from your relationship with us, you should request and, or, automatically receive a copy of their privacy policy statement directly from them.

## **Disclosure of our Privacy Policy**

We recognize and respect the privacy concerns of our potential, current and former customers. We are committed to safeguarding this information. As a member of the financial services industry, we are sending you this Notice of Privacy Policy for informational purposes and will update and distribute it as required by law. It is also available upon request. Please call Nigel Taylor personally at 310. 260. 1126 if you have any questions concerning this statement, or our policies regarding the privacy of your information.

In order to help us maintain our books and records in good order, please sign, date and return one copy of this document, retaining the second copy enclosed for your files. Thank you in advance for your cooperation and assisting us in complying with our State recordkeeping requirements.

**Delivery Confirmation:** I hereby acknowledge receipt of the Taylor & Associates Notice of Privacy Policy.

Signed: \_\_\_\_\_ Signed: \_\_\_\_\_

Print Name: \_\_\_\_\_ Print Name: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

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915 Third Street, Suite 208  
Santa Monica, CA 90403