



**INVESTMENT CENTERS  
OF AMERICA, INC.**  
MEMBER NASD, SIPC  
We know the territory.

**www.investmentcenters.com • 212 N. Fourth Street, Bismark ND 58502**

## **INVESTMENT CENTERS OF AMERICA PRIVACY POLICY**

Preserving trust is a core value. We recognize that you expect us to protect the information you provide us and to use it responsibly. We are strongly committed to fulfilling the trust that is the foundation of your expectations. For that reason, we have adopted and adhere to the following policy regarding the privacy of your nonpublic personal information and personally identifiable information (collectively, "Nonpublic Personal Information").

### **INFORMATION WE COLLECT**

We may collect Nonpublic Personal Information from you, including, but not limited to:

- Your first and last name;
- Your home address or other physical address, including the street name and name of a city or town;
- Your e-mail address;
- Your telephone number;
- Your social security number;
- Any other identifier that permits us to physically contact you, or to contact you online;
- Salary and employment information;
- Lists of assets, financial statements, holdings reports, and investment records; and
- Banking and insurance reports and records.

### **HOW WE COLLECT INFORMATION**

We collect Nonpublic Personal Information about you from some or all of the following sources:

- Information we receive from you on new account forms, fact finding questionnaires, product and service applications, and other forms;
- Information we receive from you, in writing, electronically, through the telephone, or through our Web site, when you communicate with us, or request information about our products and services;
- Your transactions with us, our affiliates, and those product sponsors with whom we have selling agreements or other arrangements for the provision of services to you;
- Consumer reporting agencies; and
- Affiliated and unaffiliated product sponsors with whom we have selling relationships and whose products you own.

### **INFORMATION THAT WE DISCLOSE**

Generally, to the extent allowed by law, we disclose Nonpublic Personal Information to affiliates and unaffiliated third parties that provide services to us in order that we may more effectively and efficiently service your account. We may also disclose your Nonpublic Personal Information to affiliated or unaffiliated third parties with whom we have contractual relationships that allow us to provide the products or services that you have requested through us. Examples of third parties with whom we may share your Nonpublic Personal Information include:

- Mutual fund companies, insurance companies, and other product sponsors to effect purchases and sales and allow for the servicing of your accounts;
- The broker/dealer through whom we execute equity and fixed income security transactions;
- Clearing Agencies through whom we clear and settle securities transactions;
- Companies providing account performance and/or reporting services on your accounts;
- Third party investment advisory firms with whom we have relationships for the management of customer accounts;
- Banks and other financial institutions with whom we have arrangements for the marketing and sale of our products and services;
- Companies that provide services to us to assist with the maintenance of required books and records, and facilitate mailings on our behalf;
- State, Federal, and other regulatory and self-regulatory authorities, where required by law or regulation; and
- Other companies, associations, agencies, third parties, and institutions that provide services to us in order that we may more effectively and efficiently service your account; and those companies, associations, agencies, third parties, and institutions with which we or our Representatives are licensees, registrants, or Members.

Where we share your Nonpublic Personal Information with third parties for the purposes noted above, we ensure that there are contractual restrictions prohibiting their use and disclosure of that information for any purpose other than those for which they were hired. Except under the circumstances outlined above, we will not share Nonpublic Personal Information with affiliated or unaffiliated third parties concerning our current and former customers for marketing purposes or otherwise.

#### **INFORMATION ABOUT OUR WEB SITE**

Our registered representative may use our Web Site and certain features of our Web Site to receive your Nonpublic Personal Information (for example, your address and telephone number) to contact you when you request information about our products and services. However, neither you, nor our registered representatives, may use our Web Site to update or amend certain of your Nonpublic Personal Information.

#### **STEPS WE TAKE TO PROTECT YOUR INFORMATION**

We have security practices and procedures in place to prevent unauthorized use or access to your Nonpublic Personal Information. Internally, your information is available to employees requiring access to the information for various business purposes, such as processing or servicing transactions, and those fulfilling compliance, legal or audit functions. Our computer systems utilize password protection to prevent access by unauthorized personnel, and we employ other physical, electronic, and procedural safeguards to ensure the protection of your Nonpublic Personal Information in accordance with state and federal privacy regulations.

#### **AMENDMENTS TO OUR PRIVACY POLICY**

When we make material amendments to our Privacy Policy we will post an appropriate notice on our Web Site. In addition we may send you an amended version of our Privacy Policy through the mail.