



Important Information About Your Brokers International Financial Services, LLC, Relationship.

Privacy Policy

Brokers International Financial Services, LLC, (B I Financial Services) takes your privacy very seriously. We share a commitment to protect your privacy and the confidentiality of your personal and financial information.

As providers of products and services that involve compiling personal – and sometimes, sensitive – information, protecting the confidentiality of that information has been, and will continue to be a top priority. Whether you are a current customer, former customer, or potential customer, we believe that you should know about the information we collect, the measures we take to safeguard it, and the situations in which we might share information with select business partners.

1. We collect only the customer information necessary to consistently deliver responsive products and services.

Brokers International Financial Services collects information that helps serve your financial needs; provide high standards of customer service; develop and offer new products or services for our customers; and fulfill legal and regulatory requirements. The information collected generally varies depending on the products and services you request and may include:

- Information provided in personal interviews or on applications and related forms, for example, name, address, Social Security number and annual income.
- Responses from your employer benefit plan sponsor, or association regarding any group products we may provide, for example, name, age, address and social security number.
- Third-party reports, such as consumer credit history, motor vehicle records, demographic, and/or medical information, if relevant to your product or service.
- Information about your relationships with us, such as products or services purchased, and account balances (if applicable), which we may obtain in writing, by telephone.

2. We maintain safeguards to ensure information security.

- We have implemented security standards and processes – including physical, electronic and procedural safeguards – to ensure that access to customer information is limited to employees, registered representatives and agents who may need to do their jobs. They are required to respect the confidentiality of all customer information.

3. We limit how, and with whom, we share customer information.

- First and foremost, we do not sell lists of our customers, nor do we disclose customer information to marketing companies, with the exception of companies we may hire to provide specific services for us, as described below.
- Under no circumstances do we share medical information for marketing purposes.
- We will share customer information only for the following reasons:
- When it is necessary to disclose information to third parties to effect, administer, or enforce a transaction that you request or authorize – for example, when we provide information we collect to mutual fund companies, insurance companies, or other product sponsors from whom you wish to purchase products from, and non financial companies such as consumer reporting agencies, software developers or consulting firms. These companies are contractually obligated to keep your information confidential and use the information only for the services required or as allowed by applicable law.

- We may be required by law or regulation to disclose information to third parties – for example, in response to a subpoena; to prevent fraud; and to comply with rules of, or inquiries from, industry regulators.
- Furthermore, as permitted by federal and state laws, we may share or exchange information with companies engaged to work with us, such as: Brokers International, Ltd.

Other Disclosures We May Make

We recognize that your relationship with your registered representative is important. Should your registered representative decide to move to another broker-dealer, your representative may take your non-public confidential information to a new firm so that he or she can continue to service your account(s) at the new firm. If you do not want BI Financial Services to disclose your non-public personal information to your representative should he or she move to another broker-dealer, please contact us at 877-886-1939

Changes to Our Privacy Policy

BI Financial Services maintains a public web site at www.brokersifs.com. While this policy is delivered annually in writing, the policy may change from time to time we will notify you of any changes in to our privacy policy in writing.

Account Agreement Disclosures

Brokers International Financial Services, LLC (BI Financial Services), through your registered representative, makes a wide variety of mutual funds and variable products, life and annuities, available to you. You pay either a sales charge when you purchase your investments (such as when you purchase class A shares of a mutual fund), or the sales charge may be charged to you when you sell and/or built into the expense of the product (such as for Class B or C shares of a mutual fund). BI Financial Services is paid commission by the product issuer or its affiliates, and part of that commission payment goes to your registered representative. Your sales charges and expenses, and the sales commissions paid to us and our representatives differ from investment to investment, and may depend on the amount of money you invest.

For information regarding Securities Investor Protection Corporation (SIPC) including obtaining a brochure, please call (202) 371-8300 or visit the website at www.sipc.org. For information regarding Municipal Securities Rulemaking Board (MSRB), please call (703) 797-6600 or visit the website at www.msrb.org. For information regarding National Association of Securities Dealers (now Financial Industry Regulatory Authority (FINRA)), please call (301) 590-6500 or visit the website at www.FINRA.org. For information regarding Securities Exchange Commission (SEC), please call (202) 942-8088 or visit the website at www.sec.gov.

Anti-Money Laundering/Client Identity Program Summary Important Information About Procedures For Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, partnership or trust agreement.

U.S Department of the Treasury, Securities and Exchange Commission, FINRA, and New York Stock Exchange rules already require you to provide most of this information. These rules may also require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance.

If your identity cannot be established, our Firm will not be able to open an account or carry out transactions for you. If you would like to receive the complete Anti-Money Laundering/Client Identity Program Procedures, please email us at info@brokersifs.com, or call us at 877-886-1939.

Brokers International Financial Services, LLC. Business Continuity Disclosure Statement

Brokers International Financial Services, LLC. (the “Firm”) is providing you with this document to inform you of its ability to respond to certain business disruptions at your Registered Representative’s local office or at the main office of the Firm. Your Registered Representative is associated with the Firm and, as a result, all transactions that you place through him or her are processed through the Firm’s systems. The Firm’s ability to respond to business disruptions is therefore important to your relationship with your Representative.

In general, the Firm maintains a business continuity plan and intends to continue business in the event of a significant business disruption.

In the event of a significant business disruption at either the local or main office, the Firm may route calls to an office location in a separate geographic location and, if necessary, transfer operations to a facility maintained by our parent entity. Although the Firm intends to continue to do business in the event of a significant business disruption, there are some disruptions that may be beyond our control, and that may render the Firm or your Registered Representative unable to continue to do business for a brief time. Our recovery time may be negatively impacted by the unavailability of third parties. Under such circumstances, the Firm will ensure to the best of our ability that clients will be able to access their funds and securities within a reasonable time.

To provide clients with up-to-date information during a significant business disruption to your Registered Representative’s local office or the main office of Brokers International Financial Services, clients may call the Firm’s telephone number at (877) 886-1939 or visit our Web page at www.BrokersIFS.com for further information and updates.