

PSA Privacy Policy



Who We Are

Established in 1928, PSA Insurance & Financial Services is one of the area's largest independent insurance and financial services firms. Supported by state-of-the-art technology, trained staff and professional advisors, PSA has the ability to analyze complex situations and arrive at optimum solutions for each client. Our affiliates provide insurance, investments and financial planning.

Accessing Customer Information

Access to customer information is authorized for business purposes only. It is based on our need to know such information in order to assist your sales representative in providing products or services to you, to fulfill regulatory requirements or to conduct PSA's business. Employees who have access to customer information are required to protect it and keep it confidential. PSA has established policies and procedures to ensure that our staff is aware of the firm's requirements to protect customer information.

Collecting Information to Conduct Business

PSA Insurance & Financial Services, Inc. and its affiliates collect information about you to help your representative serve your financial needs, provide customer service, offer new products or services and fulfill legal or regulatory requirements. The required information will vary according to the products and services that you request and may include:

- Personal and financial information (such as name, address, social security number, assets, income*)
- Health information (as required when applying for insurance products)
- Information about relationships with your sales representative (products or services purchased, account balances and payment history)
- Information from visitors to PSA's website (provided through online forms, site visitor data and online information collecting devices known as "cookies")

*Changes to this information should be provided to your representative as soon as possible so that we may update your records. Transactions for your accounts are processed through the vendor referenced on your account documents. For additional information regarding your account, please contact your representative.

Safeguarding Privacy

PSA continues to assess new technology in order to provide additional protection of your personal information. We safeguard this information in accordance with federal standards and established security standards and procedures, including the implementation of physical, electronic and procedural safeguards that ensure the safety of customer information.

Sharing information

In the course of conducting business, we may disclose select information among our affiliates or with our other service providers, including non-affiliated third parties, as allowed by law, only for the purpose of:

- Providing customer service or account maintenance
- In response to a subpoena, to prevent fraud or to comply with an inquiry by a government agency or regulator
- To perform services for us or on our behalf
- To introduce you to additional products or services provided by non-affiliated parties which we feel may be of value

PSA will not share your private, non-public information with third parties unless it is legally required or necessary to perform service on your account. We do not disclose non-public information for marketing purposes.

PSA Financial Products

PSA offers a variety of financial services including Investment Management for Individuals, Corporations, Pensions and Trusts as well as comprehensive Financial Planning. Personal and Commercial Insurance offerings include Home, Auto, Umbrella, Boat & Recreational Vehicle, Property, General Liability, Workers Compensation and many other options. Our professionals are also available to assist you with Long Term Care, Life, Disability, Group Benefits, Professional Liability and Errors & Omissions insurances, Retirement Planning and Third Party Administration for Pension Plans.

You, your family and your business are very important to us. For more information, please call our offices at 410-821-7766.

Affiliated Companies

PSA Financial Advisors, Inc.
Financial Planning,
Investment Management

PSA Financial, Inc.
Employee Benefits

PSA Equities, Inc.
Registered Broker/Dealer
FINRA/SIPC

PSA Professional Liability, Inc.
Medical Malpractice

PSA Consulting Group, Inc.

PSA Insurance, Inc.
Agents & Brokers

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Business Continuity Planning



Business Continuity Plan

The PSA Insurance and Financial Services Business Continuity Plan is designed to enable our firm to resume operations as quickly as possible, pursuant to the scope and severity of the business disruption. The plan addresses data back up and recovery, mission critical systems, financial and operational assessments, communications with customers, employees and regulators, alternate physical location, critical suppliers, contractor, bank and counter-party impact, and provides direction so that our customers will have access to their funds and securities if we are unable to continue our business. We will respond to a disruption by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and assisting our customers with business transactions. As the timing and impact of disruptions is unpredictable, we will remain flexible in responding to actual events.

Contacting Us

If you are unable to reach us at 410-821-7766 or 800-677-7887, please visit our web site at www.psafinancial.com. The website will provide contact information as soon as possible should a disruption of service occur.

If you cannot access us through either of those means, *please refer to the account documents received from your insurance or investment company for their direct contact information.*

Investment-related transactions may be completed by contacting the clearing firm directly. In each case the firm will provide instructions for processing your investment transactions.

- *First Clearing, LLC*, -800-775-7041 www.firstclearingllc.com
- *Charles Schwab Institutional Services*, 800-447-1000, team #4 www.schwab.com
- Contact information for *mutual fund companies* may be found on your fund statements.

Your Information

Our investment and insurance partners back up information related to your account(s) in a geographically separate area. While every emergency situation poses unique problems based on external factors such as time of day and severity of disruption, we have been advised by our partners that their objective is to restore their own operations, complete existing transactions and accept new transactions and payments as quickly and efficiently as possible. *Please note that your transaction requests could be delayed during this period.*

Varying Disruptions

Significant business disruptions can vary in their scope, affecting a single building housing our firm, the city where we are located or the entire region. Moreover, the severity of the disruption can also vary. In a disruption to only our firm or business district we have contracted with a national disaster recovery firm and expect to resume business within 48 hours. In a disruption affecting our city or region we will transfer our operations to a site outside of the affected area and resume business as quickly as possible. If the disruption is so severe that it prevents us from remaining in business, investment clients may access their funds and securities via the clearing firm through which their transactions are processed.

Questions

Should you have other questions regarding our business continuity plan, please contact your Account Representative at 410-821-7766.