

VALLEY NATIONAL ADVISERS, INC.
PRIVACY POLICY*

We at Valley National Advisers, Inc. are acutely aware of the increased focus on customer privacy. As our customer, you have trusted us to help you achieve financial success and security. To maintain that trust, we are committed to protect the privacy and security of the personal information that we collect about our customers. This notice is intended to help you understand how we collect, handle and safeguard that information.

General Privacy Principles

We treat the personal information of our customers with an extremely high level of confidentiality. We do not provide any information to unrelated third parties for the purpose of marketing their products or services to our customers.

Information We Collect

Most of the personal information that we collect is obtained directly from our customers. The reason we collect and maintain personal information is to service and administer our customer relationships and transactions. The type of information that we may collect depends on the type of service being provided. The types of information that we may collect include:

- Information that is provided to us on an application, client register or fact finder, or other forms that will include name, address, birth date and social security numbers, objectives, concerns and risk tolerance.
- Copies of federal tax returns.
- Copies of bank or investment statements not held by Valley National Investments, Inc.

Use and Disclosure of Information

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as required by law. Unless you tell us not to do so, we may share information with a Valley National Advisers, Inc. affiliate (see list below).

We may share information with a Valley National Advisers, Inc. affiliate to enhance our services to you, to measure your interest in our products or services, to improve existing products and develop new ones, and to monitor customer trends.

If you prefer that we not share this information with a Valley National Advisers, Inc. affiliate; please call Laurie A. Siebert, CPA, CFP® at 610-868-9000, extension 108.

Confidentiality and Security

We at Valley National Advisers, Inc. restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

*Affiliates of Valley National Advisers, Inc are: Valley National Investments, Inc., Valley National Group, Inc., Valley National Indemnity Corporation, Valley National Services, Inc. and Valley National Benefit Services