Hegarty-Haynes Insurance, Inc. 4500 S. Lakeshore Dr., Suite 265 Tempe, AZ 85282 (480) 820-2297 Fax (480) 820-2570

NOTICE OF PRIVACY PRACTICES

1. What We Do To Protect Your Privacy

At Hegarty-Haynes Insurance, Inc., we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. Recently enacted laws prohibit unauthorized disclosure of nonpublic personal information. We assure you that such information is used only for the purpose of providing our products and services to you.

2. Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, and your transactions with us. We may obtain such information from our affiliates, third parties or consumer reporting agencies. The information may include your name, address, telephone number and payment, credit and claim information. In addition, for life, annuity and disability products, we may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

3. Limited Disclosure

Hegarty-Haynes Insurance, Inc. does not disclose any nonpublic personal information about their customers or former customers except as permitted by law. In the unforeseen circumstances of an agency sale Hegarty-Haynes Insurance, Inc. reserves the right to sell or transfer your information to another agency that agrees to be Hegarty-Haynes Insurance, Inc.'s successor in this business and agrees to maintain and protect the information collected and accepts the obligations of this privacy statement.

4. Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Sincerely, Hegarty-Haynes Insurance, Inc.