



KEY FINANCIAL SERVICES

Insurance • Investment • Planning

**NOTICE OF PRIVACY POLICY AND INSURANCE INFORMATION PRACTICES OF
KEY FINANCIAL SERVICES**

July 1, 2008

Dear Client:

Key Financial Services values our relationship with you and wishes to earn and keep your trust. In the course of quoting, making applications and underwriting insurance and financial products for you, we must collect information from you that is private and confidential. Your privacy is important to us. We have always made every effort to protect information that you share with us. The following notice describes our policies and practices with regard to collecting and disclosing nonpublic personal information about our customers and former customers.

Confidentiality and Security of Your Nonpublic Personal Information

We maintain appropriate physical, electronic and procedural safeguards to maintain the confidentiality and security of your nonpublic personal information contained in our records. We restrict access to nonpublic personal information about you contained in our records to our employees who need to know that information to provide products or services to you.

Categories of Information That We Collect

We collect nonpublic personal information about you from the following sources:

- § Information that we receive from you on applications and other forms;
- § Information about your transactions with our affiliates, others or us
- § Information that we receive from a consumer protection agency;
- § Information that we receive when you visit us through the Internet.

Categories of Parties to Whom We May Disclose Information

We may disclose nonpublic personal financial information about you to our affiliates, such as the insurance carriers and securities firms with which we do business. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted or required by law.

Accuracy of Your Nonpublic Personal Information That We Possess

We strive to maintain the accuracy of your information. In order to help us maintain accuracy, you have the right to reasonably access your information. If you believe any of your information in our possession is inaccurate you may request that we amend, correct or delete the information that you believe to be erroneous. If we concur with your conclusion, we will amend, correct or delete the information in question.

Changes to Our Notice of Privacy Policy and Insurance Information Practices

By law, we are required to provide you with this notice annually. We reserve the right to change our privacy policies and insurance information practices. If we make any changes to our policies or practices, we will provide you with a copy of a revised notice as required by applicable law.

Sincerely,

Rebecca L. White

Rebecca L. White, President