

Privacy Notice

Our customers' privacy concerns are of the utmost importance to us at HBW and we want to insure that all your privacy concerns are met. This notice provides you with the procedures and steps we follow in our efforts to protect the information we receive.

Our employees, agents, representatives, and carriers with whom we are contracted may obtain Nonpublic Personal Information about you which is information not always available to the public including, but not limited to, your name, address, date of birth, Social Security number, marital status, assets, health history, and financial history. All of our employees, agents, representatives, and carriers that provide services and products for you have been trained to protect your personal information from persons and companies unauthorized to receive it.

We will not share your personal information with anyone unless it is required by law or there is a need to disclose information to process a transaction. We will share personal information with carriers with whom we have joint marketing agreements and/or contracts in order to obtain the products and/or services you have applied for, such as insurance products, fixed and variable annuities products, and indexed products. Some of the companies and persons who may obtain your personal information are banks, attorneys, insurance companies, insurance agents, registered broker/dealers, auditors, and/or regulators.

Our privacy policies extend to all of our agents, registered representatives and employees when they are acting on behalf of HBW Insurance & Financial Services, Inc. Further, our policies apply not only to our current customers but to all our former customers.

All of our customers will receive notice of any change in our privacy policies.

California, New Mexico and Vermont Residents: As a result of the laws of these states, personal information will not be disclosed to nonaffiliated third parties, other than as permitted by law, unless you specifically authorize us in writing. If you wish us to do so, please write us at:

**HBW Insurance & Financial Services, Inc.
PO Box 2049
Simi Valley CA 93062**

Internet Website Privacy Policy

The goal at HBW Insurance & Financial Services, Inc. (“HBW”) is to protect your information on the Internet. This Internet Website Privacy Policy is to be read with HBW’s Privacy Notice which addresses our privacy practices off the Internet.

The personal information you may submit online involves your e-mail addresses, names, the services requested and/or purchased, the number of visits to our site, and the time spent on our site. HBW does not collect or maintain information from children under the age of 18. We only do business with persons over the age of 18. If we discover that someone under the age of 18 is communicating with us, we will advise their parents.

HBW’s website uses cookies for administrative purposes. However, the cookies do not contain information enabling anyone to contact you. It is simply a means to provide better service for you. You may fashion your server to advise you when cookies are being set and to prevent cookies from being set.

We maintain security measures to prevent unauthorized access to all personal and financial information. All information obtained is not distributed and is encrypted https with secure socket layer (ssl). This site may have links to other Internet Web sites of affiliated companies we have marketing agreements with. This Privacy Policy does not apply to any site other than our home page and pages operated by this site. It does not apply to any linked site or to other web sites owned or sponsored by our agents, representatives, or our affiliated marketing companies. The site sponsor of this site is HBW Insurance & Financial Services, Inc. All other linked sites will have their own privacy policy.

HBW will update this Internet Website Privacy Policy and the Privacy Notice without notice by posting the changes on this site. Make sure to review these notices on a regular basis for changes.