

QUALITY FINANCIAL CONCEPTS

2015 PRIVACY NOTICE

Quality Financial Concepts practices a policy of respecting our client's personal information and continues to maintain the highest level of confidentiality with regard to all information we collect regarding our clients and their family members.

INFORMATION WE COLLECT

Primarily, *you* provide us with a majority of the information we collect in the course of acting as your financial planner and/or investment advisor. Information collected may relate to your finances, employment and health as well as publicly available information about you. Listed below are a few examples of information we collect.

- Personal information such as name, address, phone number, date of birth and social security number
- Financial information such as net worth, income, living expenses, risk tolerance, account numbers, tax bracket, assets and liabilities
- Personal family information such as names, addresses, and dates of birth for family members
- Personal health information such as health conditions, recent surgeries, treatments, etc.

We also collect information about your transactions with us such as insurance premiums and policy numbers, investment brokerage account numbers and retirement plan information.

INFORMATION COLLECTION PROCEDURE

Personal information we collect about you might come from several different sources—examples of those sources are as follows

- Directly from you via e-mail*, telephone calls, meetings, etc. **If you request, we will communicate with you using e-mail. Please keep in mind, we cannot guarantee the security of information transmitted to or from us.*
- Information supplied through contracts, agreements, insurance and brokerage account applications, or various other forms
- Information provided by nonaffiliated third parties such as your accountant, attorney or other professionals
- Information provided by members of your family (spouse, children, etc.)
- Information received directly from affiliated third parties such as security brokerage firms, insurance companies, mutual fund companies, and private institutional portfolio managers

INFORMATION WE DISCLOSE

We only use your personal information in ways which will assist us in benefiting you. This includes disclosing collected information to our affiliates when necessary to perform our normal business activities—for example, establishing and updating accounts for you with security brokerage firms and/or insurance companies, regulatory requirements, administration of your accounts and processing various transactions at your request or the evaluation of the appropriateness of various planning techniques for your consideration.

We may share your personal information with the following individuals to perform our normal business functions:

- Individuals with whom you have directed us to speak with—accountant, attorney, other professionals, family members
- Regulators such as federal or state examiners or representatives of the court and only when we are required to disclose your information by law
- Accountants and auditors hired by our firm to perform tax work and required annual examinations
- Affiliates with whom either you or the firm has contracted for operational or investment management services
- Consultants we occasionally employ to review our business and regulatory practices

PROTECTION OF YOUR CONFIDENTIAL INFORMATION

WE DO NOT SELL PERSONAL INFORMATION TO ANYONE FOR ANY REASON.

All Quality Financial Concepts employees are bound by policies and procedures that include the responsibility to protect the confidentiality of client information. Employees who violate these policies and procedures are subject to disciplinary action. Only those employees who need personal information about a client to perform the necessary functions of their position are given access to this information. We maintain electronic, procedural, and physical safeguards (electronic firewalls, passwords, locked file cabinets, shredding) to guard your personal information.

Quality Financial Concepts will continue to regularly monitor and update our efforts to protect your personal information and ensure it is kept confidential, accurate, and current. If you ever locate any type of error in your personal information, need to make a change or update, or have any questions or concerns about our policies or services we provide, please feel free to contact us at your convenience; our office number is 865/984-3550 or toll free 888/565-3094 or fax us at 865/984-6161.

PRIVACY POLICY CHANGES

Quality Financial Concepts reserves the right to update and change our policies. If we do make any changes or updates, we will first notify you in writing. We will never provide any confidential information to anyone other than those listed in this document without first giving you the opportunity to say no.

Annual Offer of Form ADV Part II

In accordance with the SEC Brochure Rule 204-3, of the Investment Adviser's Act of 1940, we are offering a copy of the Form ADV, Part II, A and B to every advisory client on an annual basis. If you are interested in receiving an updated copy of Quality Financial Concepts' Form ADV, Part II, please contact our office and one will be provided.