

**International Financial Advisory Group, Inc.**

**REGULATION S-P (PRIVACY NOTICE)**

Pursuant to Regulation S-P adopted by the Securities and Exchange Commission, it is the policy of International Financial Advisory Group, Inc. to keep confidential nonpublic personal information (“*information*”) pertaining to each current and former client (i.e., information and records pertaining to personal background, investment objectives, financial situation, investment holdings, account numbers, account balances, etc.) unless International Financial Advisory Group, Inc. is : (1) previously authorized by the client to disclose *information* to individuals and/or entities not affiliated with International Financial Advisory Group, Inc., including, but not limited to the client’s other professional advisors and/or service providers (i.e., attorney, accountant, insurance agent, broker-dealer, investment adviser, account custodian, etc.); (2) required to do so by judicial or regulatory process; or (3) otherwise permitted to do so in accordance with the parameters of Regulation S-P. The disclosure of *information* contained in any document completed by the client for processing and/or transmittal by International Financial Advisory Group, Inc. in order to facilitate the commencement/continuation/termination of a business relationship between the client and a nonaffiliated third party service provider (i.e., broker-dealer, investment adviser, account custodian, insurance company, etc.), including *information* contained in any document completed and/or executed by the client for International Financial Advisory Group, Inc. (i.e., advisory agreement, client information form, etc.), shall be deemed as having been automatically authorized by the client with respect to the corresponding nonaffiliated third party service provider. Each individual and/or entity affiliated with International Financial Advisory Group, Inc. is aware of International Financial Advisory Group, Inc.’s *Privacy Policy*, and has acknowledged his/her/its requirement to comply with same. In accordance with International Financial Advisory Group, Inc.’s *Privacy Policy*, each such affiliated individual and/or entity shall have access to *information* to the extent reasonably necessary for International Financial Advisory Group, Inc. to perform its services for the client, and to comply with applicable regulatory procedures and requirements.

Should you have any questions regarding the above, please contact Thomas J. O’Connell, Managing Principal of International Financial Advisory Group, Inc. at (973) 394-0623.

**International Financial Advisory Group, Inc.**

**REGULATION S-P (PRIVACY POLICY)**

Pursuant to Regulation S-P adopted by the Securities and Exchange Commission, International Financial Advisory Group, Inc. is a financial institution that has determined to keep confidential nonpublic personal information about each International Financial Advisory Group, Inc. client.

*Nonpublic personal information* is defined to mean “personally identifiable financial information that is provided by a consumer to a financial institution, results from any transaction with the consumer or any service performed for the consumer, or is otherwise obtained by the financial institution”.

*Personally identifiable financial information* means any information: (1) a consumer provides to a financial institution to obtain a financial product or service; (2) about a consumer resulting from any transaction involving a financial product or service between a financial institution and a consumer; or (3) a financial institution otherwise obtains about a consumer in connection with providing a financial product or service to that consumer.

Attached hereto and made a part hereof is a copy of International Financial Advisory Group, Inc.’s *Privacy Notice* that is to be distributed by International Financial Advisory Group, Inc.: (1) initially: (a) to each existing International Financial Advisory Group, Inc. client, and (b) to each new client prior to or at the time of establishing a “customer relationship” with International Financial Advisory Group, Inc.; and (2) annually thereafter for as long as the client maintains its relationship with International Financial Advisory Group, Inc.

By executing this document in the space provided below, you acknowledge, understand, and accept: (1) your obligation to comply with International Financial Advisory Group, Inc.’s *Privacy Policy* as set forth on the attached *Privacy Notice*; (2) that your knowing or reckless violation of this *Privacy Policy* will result in discipline by International Financial Advisory Group, Inc., including the potential termination of your employment; and (3) that if you have any question(s) regarding any aspect of the *Privacy Policy*, including exceptions thereto, you shall immediately address such question(s) with Thomas J. O’Connell, Managing Principal of International Financial Advisory Group, Inc. prior to taking any action that could result in the violation of the *Privacy Policy*. A complete copy of Regulation S-P is available for your review upon request.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name