

LENOX ADVISORS, PRIVACY POLICY

At Lenox Advisors, Inc. (“Lenox”) maintaining our customers’ trust and confidence is of paramount importance. We are committed to safeguarding your personal information and providing you with facts and options about how this information may be shared. Please read this notice to learn more about our privacy policies and the options available to you.

This notice describes the privacy policies of Lenox. The privacy policies apply to individuals who obtain or apply for a financial product or service for personal, family, or household purposes, or have done so in the past, from any of the businesses listed below.

OUR PRIVACY PRINCIPLES

- We do not sell customer information.
- We do not provide customer information to persons or entities outside of the Lenox family who are doing business for their own marketing purposes.
- We contractually require any persons or entities outside of the Lenox family that provide products or services to customers on our behalf to protect the confidentiality of customer information.
- We afford prospective customers and former customers the same protections as existing customers in regard to the use of personal information.

I. INFORMATION WE COLLECT

As part of providing you with our services we obtain nonpublic personal information about you, which may include the following:

- Information we receive from you on applications, questionnaires, subscription documents or other forms including your name, address, assets and income.
- Information about your transactions with us, our affiliates, or others, such as balances, payment history, parties to transactions and account usage.
- Information about you from other Lenox affiliates, credit reporting agencies and other third parties, such as your creditworthiness, credit history and other information.

II. USE OF PERSONAL INFORMATION

In general, we use your personal information to process your requests or transactions, to provide you with information or services you request, to inform you about other information, events, promotions, products or services we think will be of interest to you, to facilitate your use of, and our administration and operation of, the web site and services and to otherwise serve you and our users. For example, we may use your personal information:

- to request feedback and to enable us to develop, customize and improve the web site and our publications, products and services;
- to conduct marketing analysis, to send you surveys or newsletters, to contact you about services, products, activities, special events or for other marketing, informational, product development and promotional purposes;
- to send you a welcoming email and to contact you about your use of the web site and services; to respond to your emails, submissions, comments, requests or complaints; to perform after-sales services; to anticipate and resolve problems with our service; to respond to customer support inquiries, for assistance with our product and service development; and to inform you of updates to products and services that meet your needs.

III. INFORMATION WE SHARE

We use or share information in a limited and carefully controlled manner. We use or share your information in order to identify and protect you against fraud, enable us to complete transactions quickly and efficiently, determine the right services to meet your needs and to provide you with proper customer service. Examples of customer information that we may share include:

- Information we receive from you, such as your name, address, assets, and income, as provided, for example, on subscription documents or account applications.
- Information about your transactions with us, our affiliates, and others, such as balances, payment history, parties to transactions, and account usage.
- Information we receive from affiliates, credit reporting agencies and other third parties not affiliated with us, such as your creditworthiness and credit history.

Depending on the type of relationship you have with Lenox, we may share information with other Lenox affiliates, as well as with unaffiliated third parties.

A. Sharing Information with Lenox Affiliates

Lenox is part of the National Financial Partners Corp. family of companies. We may share information about you with other NFP affiliates, as permitted by law, in order to provide you with as many financial tools as possible. We may share identification information and transaction experience with other NFP affiliates. Our affiliates provide a wide range of financial services to meet your financial needs. Our affiliates include broker-dealers, investment advisors, financial planners and insurance brokers.

We may share experience and non-experience nonpublic personal information about you to other NFP affiliates. (Non-experience information is information such as income or marital status that is not related solely to transactions or other experiences with Lenox.) If you prefer that we do not disclose nonpublic personal information about you to our affiliates, you may opt out of those disclosures. That is, you may direct us not to make those disclosures (other than disclosures permitted by law). To opt out you may fill out and return the attached notification form.

B. Sharing Information with Third Parties Not Affiliated With Lenox

We disclose information with unaffiliated third parties as required or permitted by law. Please be assured that whatever the reason for sharing your personal information, we take steps to assure that those parties respect your privacy by limiting the use of the information to the purpose for which it was disclosed. These unaffiliated third parties may include:

- Companies that perform services to your account that we do not provide ourselves. Such services may include account valuation, preparation of account statements, determination of fees and printing services.
- Companies that will help protect your account from fraud.
- Companies that provide services necessary to effect a transaction that you request or to service your account.
- Government agencies, courts, parties to lawsuits, or regulators in response to subpoenas. In such cases, we share only the information that we are required or authorized to share.

IV. CONFIDENTIALITY AND SECURITY

The security of your account information is important to us. Only those persons who need your information to perform their job have access to it. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to protect your information.

Our employees have limited access to your personal information based upon their responsibilities. All employees are instructed to protect the confidentiality of your personal information as described in these policies, which are strictly enforced.

V. FORMER CUSTOMERS

If you end your relationship with Lenox, we will continue to adhere to the policies and practices described in this notice. We will also continue to respect any opt out election that you may have made.

If you are satisfied with the way your personal information is collected and shared you do not need to take any action at this time. This notice replaces all previous statements of our consumer privacy policy, and may be amended at any time. We will provide you with annual reminders of our policies and with revised policies if there are any changes in how we handle your personal information. If you have any questions about this privacy policy you may call us at 212-536-8700.

CUSTOMER PREFERENCE NOTIFICATION FORM

If you wish to exercise the information sharing option for non-experience information described in this publication, please check the box below where indicated, and complete the required information. Then detach this form at the dotted line above and mail it back to us at the following address:

Lenox Advisors, Inc.
90 Park Ave, 18th floor
New York, NY 10016
ATTN: Compliance Officer

Please exclude me from non-experience information sharing among your affiliates as described in III A above.

For joint consumer accounts, any one of the joint account holders has the right to exercise the opt-out option. If you are a joint account holder and you exercise any opt-out options, your decision will also apply to others with whom you jointly hold accounts.

Name

Address

City

State

Zip Code

Lenox Advisors. Integrating financial security into financial success.

Learn more at www.lenoxadvisors.com