

MONEY MANAGEMENT ADVISORY, INC.

NOTICE OF PRIVACY POLICY
INFORMATION ONLY —NO RESPONSE NECESSARY

As the result of recent legislation we are now required by law to send you an annual "NOTICE OF PRIVACY POLICY" describing our policies and practices that protect your privacy. We have not changed our policy in any way. The procedures, which appear below, have been our policy for many years.

Protecting your policy is important to us. We want you to understand what information we collect and how we use it. We collect and use "nonpublic personal information" in order to provide our clients with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our Privacy Policy.

WHAT INFORMATION WE COLLECT AND FROM WHOM WE COLLECT IT

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

- Information we receive from you on application and other forms;
- Information about your transactions with or through us, our affiliates or others; and
- Information we receive from non-affiliated third parties

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you.

WHAT INFORMATION WE DISCLOSE AND TO WHOM WE DISCLOSE IT

We do not disclose any nonpublic personal information about you without your express consent, except as permitted by law. We may disclose the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf.

OUR SECURITY PROCEDURES

We restrict access to your nonpublic personal information and only allow disclosures to persons and companies as permitted by law to assist in providing products and services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.