

What We Do	
How does VIP protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured buildings and files.
How does VIP collect my personal information?	We collect your personal information, for example, when you: -Open an account -apply for insurance -Seek advice about your investments -enter into an investment advisory account -Tell us about your investment or retirement portfolio
Why can't I limit all sharing?	Federal law gives you the right to limit only: -Sharing for affiliates everyday business purposes—information about your creditworthiness -Affiliates from using your information to market to you -Sharing for non-affiliates to market to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. --Our affiliates include Veritas Independent Advisors Insurance
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies --VIP does not share with non-affiliates so they can market to you
Joint Marketing	A formal agreement between non-affiliates financial companies that together market financial products or services to you: --This may include banks, credit unions or other financial institutions with which we have a joint marketing agreement.

Not FDIC Insured	Not Bank/Credit Union Guaranteed	May lose value	Not Guaranteed by any Government Agency	Not Bank/Credit Union Deposit
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Securities offered through Veritas Independent Partners, A Broker Dealer and an Arkansas State Registered Investment Advisor, member FINRA/SIPC