

# Ag Business Specialists, Inc. ABS Insurance, Inc.

## Privacy Policy

Ag Business Specialists, Inc. and ABS Insurance, Inc. are both committed to protecting your personal information. We understand that maintaining your privacy is very important to you and we want you to understand how we protect your information, what information we collect, and how that information is used to service you. The following policy serves as a standard for all Ag Business Specialists, Inc. and ABS Insurance, Inc. employees for collection, use, retention, and security of nonpublic personal information.

### What Information We Collect

In order to provide our customers with a broad range of financial analysis, crop insurance, and marketing services as effectively and conveniently as possible, we use technology to manage customer information.

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

- Information we receive from you on applications or other forms (*for example, name, address, social security number, birth date, and financial information*)
- Information about your transactions with us, our affiliates, or others (*for example, trading with us, history of meeting margin calls, your use of various products and services that we provide, and insurance loss history*)
- Information we receive from authorized third parties such as financial institutes (*for example, verification of identity, credit-worthiness, credit history, purchasing and investment preferences*).

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

### Disclosing Personal Information

It is our policy not to release your personal information except as permitted by law, as requested by you, or as set forth below. For example, we may disclose nonpublic personal information about you to:

- Respond to subpoenas, prevent fraud and to comply with inquiries from government agencies or other regulators
- Companies or others that service your accounts, or that perform services on our behalf (*including auditors, adjusters, regulatory agencies, reinsurance companies, and companies that provide data processing services or other general administrative services for us related to underwriting or statistical information*)

- Companies or others with whom we may have joint marketing agreements (*including financial services companies*)
- Companies or others that are financial services providers (*including introducing brokers, broker/dealers, futures commission merchants, investment companies, investment advisers, commodity trading advisers, and commodity pool operators*)
- To other non-affiliated third parties with your consent, at your request, or as permitted or required by law.

## Protecting Personal Information

We take numerous steps in order to safeguard customer information. We restrict access to your personal information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. Also, we maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

## Opt Out Notice

If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures. If you wish to opt out of releasing your information to non-affiliated third parties, unless those that are permitted or required by law, you must notify us by sending an email to: [abs@agbusinessspecialists.com](mailto:abs@agbusinessspecialists.com).

**IMPORTANT NOTE:** Ag Business Specialists, Inc. is an introducing broker clearing accounts through ADM Investor Services, Inc and because of this, you should be aware that the privacy policy and practices of ADM Investor Services, Inc may be different from that of Ag Business Specialists, Inc. Therefore, please read the privacy policy of ADM Investor Services, Inc for important privacy information as it relates to you as a customer.

## Questions?

If you have any further questions regarding the information given in this policy you are welcome to contact us by mail at Ag Business Specialists-PO Box 155-Imperial NE 69033, by phone at (308) 882-4110 or by email at [abs@agbusinessspecialists.com](mailto:abs@agbusinessspecialists.com).