

## WORTH FINANCIAL GROUP INC. PRIVACY POLICY

Worth Financial Group strongly believes in protecting the confidentiality and security of information we collect from you, our customer.

### How and Why We Obtain Information

In order to facilitate the serving of your account, Worth Financial Group may receive nonpublic personal information about you from you or any of the following sources: 1) from your applications or forms (examples include name, address, social security number, driver's license number, birth date, beneficiaries, assets and income) 2) from transactional activity in your account (examples include trading history and balances) 3) from verification services and consumer reporting agencies (to ensure accuracy of application data, or to assess creditworthiness if you apply for our credit products) and 3) from other sources with your consent or with the consent of your broker dealer (for example, from other institutions if you transfer positions into our clearing firm).

We verify our customer's identity to actively prevent, deter, and detect illegal financial activity. As of October 1, 2003, pursuant to the USA Patriot Act, all customers who open new accounts with Worth Financial Group will be required to provide identification verification documents to help establish their identity including your driver's license or other identifying documents.

### How We Protect Your Information

Worth Financial Group has always considered the protection of sensitive information to be a sound business practice and a foundation of customer trust. We employ extensive information protection controls in keeping with industry standards and practices, and we regularly adapt these physical, electronic and procedural controls to respond to changing requirements and advances in technology.

Within Worth Financial Group and among our service providers, we restrict access to your information to those who require that access in order to provide products and services to you. We do not sell your personal information to anyone. We may share the personal information that we collect about our customers, prospects or former customers with their broker dealers or with:

Affiliates--including affiliated service providers (for example, our data processing company, internet backup provider and printing operation)

Unaffiliated service providers (for example, fulfillment companies and securities clearinghouses)

Government agencies and law enforcement officials (for example, for tax reporting or under court order)

Other organizations, as permitted by the laws that protect your privacy (such as fraud prevention)

Other organizations, with your consent or as directed by your registered representative (for example Worth's performance reporting company)

Other employees with a valid business reason have access to your personal information. These employees are educated on the importance of maintaining the confidentiality and security of this information. They are required to abide by our information handling practices.

Your personal registered representative with Worth Financial Group has access to your nonpublic personal information. This access is gained through copies of new account forms and/or access to vendor or custodial firm, (National Financial Services) systems that display this information. In the event of your registered representative leaving or terminating his or her registration with Worth Financial Group it is likely he or she will maintain your nonpublic personal information and may use this information in his or her attempt to transfer your account to his or her new firm. Note, upon termination Worth Financial Group will cancel all logon permissions the registered representative was granted with Worth's clearing firm.

The law allows you to "opt out" of only certain kinds of information sharing with third parties. Worth Financial Group does not share personal information about you with any third parties that triggers this opt-out right. This means **YOU ARE ALREADY OPTED OUT.**

### **Privacy Online**

Worth Financial Group considers privacy, security, and service to be just as critical in the online environment as in the rest of our operation. We therefore employ all the safeguards described above, along with the following internet-specific practices.

Worth Financial Group, along with its custodial firms use a variety of proven protections to maintain the security of your online session. For example, we make extensive use of firewall barriers, encryption techniques and authentication procedures. We also use cookies and similar files that may be placed on your hard drive for security purposes, to facilitate site navigation, and to personalize the appearance of the site. When we conduct business online, we may collect technical and navigational information, such as computer browser type, internet protocol address, pages visited, and average time spent on our website. This information may be used, for example, to alert you to software compatibility issues; or it may be analyzed to improve the web design and its functionality.

### **Access to Your Information**

You may access your account through a variety of media offered by Worth Financial Group and our clearing firms (ie. statements or online services). Contact your registered representative if you require any additional information.

Please direct any questions you may have regarding this notice to Worth Financial Group Inc., 16660 Dallas Parkway, Suite 2200, Dallas TX 75248, by telephone to (469) 916-4287 or by email to [info@worthfinancialgroup.com](mailto:info@worthfinancialgroup.com).

## **Worth Financial Group Business Continuity Plan Disclosure Statement**

Worth Financial Group has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

**Contacting Us** – If after a significant business disruption, you cannot contact us as you usually do at (469) 916-4287, you should call our alternative number (972) 740-4021. If you cannot access us through either of those means, and you have a brokerage account with carried with National Financial Services you should contact them directly.

Worth Financial Group introduces accounts to National Financial Services via a Tri-Party Agreement through Maplewood Investment Advisors Inc. National Financial Services is located at 200 Liberty Street, New York, NY 10281. Their telephone number is (800) 752-7053. Their web address is <http://www.nationalfinancial.com>. Maplewood Investment Advisors is located at 12222 Merit Drive, Suite 1390, Dallas, TX 75231. Their phone number is (214) 739-5677. Their web address is <http://www.maplewoodinvestments.com/>. Our contact at Maplewood is Dan Dooley. Dan Dooley's telephone number is (214) 739-5677.

If you have an account directly with a mutual fund or variable insurance company and you are not able to contact us at our main or emergency telephone numbers, you may call direct to that mutual fund company or variable insurance company. You may find the telephone number listed on your monthly or quarterly statement.

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm National Financial Services backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within the next business day. Your orders and requests for funds and securities could be delayed during this period.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within one business day. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and recover and resume business within three business days. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site or our customer emergency number, (972) 740-4021 how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

**For more information** – If you have questions about our business continuity planning, you can contact us at:

Worth Financial Group Inc.  
16660 Dallas Parkway, Suite 2200  
Dallas TX 75248  
Business phone: (469) 916-4287  
Email: [info@worthfinancialgroup.com](mailto:info@worthfinancialgroup.com)