

Asset Allocation Services, LLC

Privacy Statement

Asset Allocation Services, LLC (“AAS”) recognizes the importance of respecting the privacy of information provided by users of our web site, subscribers to our services, registrants for our events, recipients of our e-mail newsletters and all of our customers. We created this policy to guide our relationships with our users. This Privacy Statement discloses the privacy practices for services owned by AAS.

INFORMATION COLLECTION AND USE

AAS collects information from our website users, subscribers and customers. In this section of our privacy policy, we will describe the type of information we collect and how we use it to provide better services to our customers.

Information submitted to AAS in the course of use of our sites will generally be retained beyond the term of the applicable subscription to the service provided via a particular site.

Registration and Ordering

When attending our workshops or webcasts, using some of our websites and signing up for certain selected services (such as free subscriptions), users must first register. During registration, users are required to give their contact information (such as name, e-mail address, mailing address and phone number). We also may collect retirement plan information (such as mutual fund choices trading limitations matching contributions & rollover provisions). For internal purposes, we use this information to communicate with users and provide requested services, and, for our website subscribers, to provide a more personalized experience on our sites. We use aggregate information about our audience to improve our service, for marketing purposes and/or industry reporting purposes.

For services that require payment (such as subscriptions and workshops), we also collect credit card information (such as account name, number and expiration date), which is used for billing and collection purposes.

E-mail Alerts & Market Updates

We provide e-mail alerts, and market updates to our subscribers therefore we ask for contact information (such as name e-mail address and home address). We use this information in the same manner as we use contact information in the registration and subscribing process described above. Subscribers to our service can unsubscribe by contacting us and discontinuing service after the period covered by their initial payment.

Surveys

From time to time we invite users to provide information via surveys. Participation in these surveys is completely voluntary and the user therefore has a choice whether to disclose requested contact information (such as name and mailing address) and demographic information (such as zip code or job title). In addition to other uses set forth in this policy, contact information collected in connection with surveys is used to monitor or improve the use and satisfaction of the site.

Communications with Us

We have features where users can submit information and communicate with us. Requests for service, support or information may be forwarded as needed to best respond to a specific request. We may retain e-mails and other information sent to us for our internal purposes, and to help us to serve customers better.

Communications from Us: Service Updates, Special Offers

In order to best serve our customers, we may send updates that contain information about our sites and services. For example, we send new members a welcoming message, and verify password and username for our password-protected sites. We may also communicate with a user to provide requested services and for account-related issues

via e-mail, phone or regular mail. We offer our users the option to receive information about our company, related products, and services. Users can choose not to receive these communications, as set forth in our Permission section below.

WITH WHOM YOUR INFORMATION IS SHARED

Information collected in connection with subscriptions will be shared with Raymond James Financial Services, Inc. This related entity will use the information according to their own privacy policies, and we urge subscribers to read those policies and be aware of their privacy practices before registering.

We will not provide or rent targeted lists of names and offline and online contact information to third parties for any marketing purposes.

Financial institutions and their vendors, which receive a user's credit card number and other personal identifying information, use that information to verify the credit card number and process credit card transactions.

Other than as set forth above, we do not share personally identifiable information with other companies, apart from those acting as our agents in providing our service(s). We will also disclose information we maintain when required to do so by law; for example, in response to a court order or a subpoena or other legal obligation, in response to a law enforcement agency's request, or in special cases when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) our rights or property. Users should also be aware that courts or governmental agencies might have the authority under certain circumstances to permit personal information to be shared or transferred to third parties without permission.

CORRECTION/UPDATING PERSONAL INFORMATION

If a user's personally identifiable information changes (such as zip code), or if a user no longer desires our service(s), we provide a way to correct or update that user's personal data. The user should contact us for the applicable service.

PERMISSION

Our users are given the opportunity to choose whether to receive information from related entities. *Instructions for how to exercise this choice are contained in e-mails sent by us, on our subscription websites and in our publications.* Please note that we will endeavor to implement requests within a reasonable time, although for a time users may continue to receive mailings, etc., transmitted based on information released prior to the implementation of the request. Users will continue to receive information related to their registered services, so they always are kept informed.

SECURITY

We use precautions to protect our users' personal information and to store it securely. Sensitive information that is transmitted to us online (such as credit card number) is encrypted. In addition, access to all of our users' information, not just the sensitive information mentioned above, is restricted internally. The servers on which we store personally identifiable information are also kept in a secure environment. Any AAS employee who has access to personal information of authorized users of this site is aware of this Privacy Statement.

LINKS

Our web sites contain links to other sites. AAS is not responsible for the privacy practices or content of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each web site to which we may link that may collect personally identifiable information.

NOTIFICATION and CHANGES

AAS reserves the right to change this Privacy Statement. If we change our privacy policy, we will post those changes on this page and we will provide you with an updated copy via electronic mail.

AAS sites are controlled, operated and administered by AAS from offices and facilities within the United States of America. Where applicable (for example, the European Union), AAS endeavors to comply with country-specific

legislation regarding protection of personal information it may obtain from authorized use of its sites in countries other than the U.S.

This Privacy Statement is not intended to, and does not create, any contractual or other legal rights in favor or on behalf of any user or any other person.