



THIS NOTICE IS FOR YOUR INFORMATION. NO RESPONSE IS REQUIRED.

American Portfolios Financial Services, Inc.
American Portfolios Advisors, Inc.

4250 Veterans Memorial Highway, 4th Floor, Suite 420E
Holbrook, NY 11741
(631) 439-4600

Privacy Statement

American Portfolios Financial Services, Inc. and American Portfolios Advisors, Inc. considers privacy to be a fundamental part of their relationships with you. We have developed practices and procedures to protect the confidentiality and security of your non-public personal information. Our practices and procedures apply to current and former customers. You have privacy choices and may limit our disclosure of your personal information.

Personal Information We Collect and Disclose

We collect the following kinds of non-public personal information about you:

- information we receive from you;
- information about your transactions with us, our affiliates, or others; or
- Information we receive from a consumer reporting agency.

We reserve the right to disclose all of the non-public personal information about you that we collect.

Nonaffiliated Third Parties To Whom We Disclose Personal Information

We respect the relationship that you have with your registered representative or investment advisor. If your representative or advisor elects to leave us and join another firm, we will disclose, and permit your representative or advisor to disclose, all of the information we collect, as described above, to the new firm in order to assist you with the timely and orderly transition of your account and to allow your representative or advisor to continue to serve you at the new firm.

We also make disclosures to other nonaffiliated third parties as permitted by law.

Affiliates To Whom We Disclose Personal Information

We disclose all of the information we collect, as described above, to our affiliates to assist us in processing transactions and servicing your account and to share eligibility information for products and services.

Confidentiality and Security

We restrict access to non-public personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable laws to guard your non-public personal information.

Privacy Choices

We are permitted to disclose non-public personal information about you to nonaffiliated third parties and to our affiliates in connection with processing transactions and servicing your account. If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties (other than those parties needed to process and service your account), or to our affiliates for their own marketing purposes, you may direct us not to make those disclosures (other than disclosures permitted by law) by opting out. If you wish to opt out of these disclosures, you may call the following toll-free number: 1-800-889-3914, ext. 194. If two or more customers jointly have an account with us, we will treat an opt-out direction by one of those customers as applying to all of the associated joint customers.

California and Vermont Customers

For an account with a primary mailing address in California, we will not disclose your personal information to nonaffiliated third parties except as permitted by California law. We will also limit the sharing of personal information about you with our affiliates to comply with California privacy laws. You may restrict our sharing of personal information with our affiliates by calling our aforementioned toll-free number.

For an account with a primary mailing address in Vermont, we will not disclose your personal information to nonaffiliated third parties or our affiliates except as permitted by Vermont law.

For both California and Vermont, we are permitted to share non-public personal information with nonaffiliated third parties and our affiliates to process transactions and service your account.



“BUSINESS CONTINUITY PLAN (Disaster Recovery)”

Our Plan is located at www.americanportfolios.net

Please contact your AP representative if you require a paper copy.

American Portfolios Advisors, Inc. (APA), registered investment advisor, strongly believes in protecting the confidentiality and security of information we collect about you. This notice refers to APA by using the terms “us,” “we,” or “our.” This notice describes our privacy policy and describes how we treat the information we receive about you.

Why We Collect and How We Use Information: We collect and use information for business purposes with respect to our business relationships involving you. These business purposes include evaluating a request for products or services, administering our products or services, and processing transactions requested by you. We may also use information to offer you other products or services we provide.

How We Collect Information: We get most information directly from you. The information that you give us when applying for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain information from third parties. Information collected may relate to your finances, employment, avocations, or other personal characteristics as well as your transactions with us or with others.

How We Protect Information: We treat information in a confidential manner. Our employees, registered representatives, and investment advisor representatives acting on our behalf are required to protect the confidentiality of information. These representatives may access information only when there is an appropriate reason to do so, such as to administer or offer our products or services. We also may maintain physical, electronic, and procedural safeguards to protect information; these safeguards comply with all applicable laws. Employees, registered representatives, and investment advisor representatives are required to comply with our established policies.

Information Disclosure: We may disclose information when we believe it necessary for conducting our business or where disclosure is required by law. For example, information may be disclosed to others to enable them to provide business services for us, including general administrative activities and assisting us in processing a transaction requested by you. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies to help us prevent fraud. Information may be disclosed to others that are outside APA, such as companies that process data for us or companies that provide general administrative services for us. We make other disclosures of information as permitted by law.

Information may also be shared with our affiliates so that they may offer you their products or services. We may also provide information to (i) certain nonaffiliates, such as marketing companies, to assist us in offering our products and services to you, and (ii) nonaffiliated financial services companies with which we have a joint marketing agreement, such as an agreement with another broker-dealer or registered investment advisor to enable us to offer you certain of its products or services. We do not make any other disclosures of information to other companies who may want to sell their products or services to you. For example, we will not sell your name to catalogue companies. We may disclose any information, other than a consumer report or health information, for the purposes described in this paragraph.

Access to and Correction of Information: Generally, upon your written request, we will make information available for your review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available. If you notify us that the information is incorrect, we will review it. If we agree that is incorrect, we will correct our records. If we do not agree that it is incorrect, you may submit a short statement of dispute, which we will include in any future disclosure information.

Further Information: In addition to any other privacy notice we may provide, a recently enacted federal law established new privacy standards and required us to provide this summary of our privacy policy. You may have additional rights under other applicable laws. For additional information regarding our privacy policy, please write to us at 4250 Veterans Memorial Highway, Holbrook, NY 11741.