

PRIVACY DISCLOSURE DOCUMENT

FAI Advisors, Inc. and Financial Architects, Inc. (Affiliated Companies)
27500 Drake Rd. Suite 110
Farmington Hills, MI 48331

It is our goal at FAI Advisors, Inc. and Financial Architects, Inc. to protect your privacy. We are sending you this notice in accordance with federal law, which requires financial institutions to disclose their privacy policies and practices to consumers who purchase their products and services primarily for personal, family or household purposes.

We gather private and nonpublic personal information about you in order to provide you with our products and services. The information we collect starts with the information you provide on our questionnaires, applications and other forms. We seek to collect and use only information that is necessary and appropriate for the needs of our business. We collect information that relates to your investment needs and objectives, income, finances, employment, investment and other factors that properly relate to the products or services we are providing. If you seek to purchase an insurance product or service through us, we may also receive information about your health and other factors needed by the insurer for that purpose. Maintaining complete and accurate information on our customer's records is important. If you become aware that we may have any inaccurate information, please write or call us at 27500 Drake Rd. Suite 110, Farmington Hills, MI 48331, telephone number 248.482.3600.

FAI Advisors and Financial Architects does not disclose private or nonpublic personal information about our customers or former customers to anyone, except as required or permitted by law or as authorized by you in writing. We do not sell customer lists or any information about our customers. We may share information about you with our affiliated companies, associates within the firm, and personnel. Also, we may share information about you with companies and individuals who perform services on our behalf. Examples would include:

- sharing personal information with our broker/dealer, life insurance companies, and other fund companies for purposes of completing your requested transaction
- sharing personal information with other service providers who distribute legally required documents such as prospectuses, annual reports and proxy statements.

Information Safeguarding

FAI Advisors, Inc. and Financial Architects, Inc. will internally safeguard your nonpublic personal information by restricting access to only those employees who provide products or services to you or those who need access to your information to service your account. In addition, we will maintain physical, electronic and procedural safeguards that meet federal and/or state standards to guard your nonpublic personal information, review our policies and procedures, and monitor our computer networks.

You do not need to take any action in response to this notice of our Privacy Policies and Practices. Because we do not share your private or nonpublic personal information other than as described above, you do not need to opt-out or opt-in. If you have questions or want more information concerning our privacy policies, please contact us by mail at:

27500 Drake Rd., Suite 110 Farmington Hills, MI 48331 or by telephone 248.482.3600.