

# PROTECTING YOUR INFORMATION



## **Confidentiality, security, and protection**

Park Avenue Securities regards the confidentiality, security, and protection of your personal and financial information as one of our highest priorities. We have multiple layers of security in place to protect your information and a robust cybersecurity program with skilled cyber professionals continuously monitoring and protecting our data and systems.

Our policies, procedures, and protections are always evolving to help us stay ahead of new technology and strategies used by fraudsters. Our systems have procedural, technical, and physical safeguards to protect sensitive information.

Information security is a critical foundation of our trusted relationship. We value your trust and acknowledge the important responsibility you have placed with our firm.



**Multiple layers of protection**



**Robust cybersecurity**



**Procedural, technical, and physical safeguard systems**



**Business continuity plan**

# What we're doing to help protect you and your personal information

## It begins with a strong infrastructure

- Our technology infrastructure is monitored 24 hours a day for signs of tampering or unauthorized activity.
- We employ virtual private networks, strong encryption, firewalls, and antivirus protection.
- Email monitoring is also utilized for regulatory and compliance purposes to protect your data and information.
- We maintain strict access controls to our systems, with access given only to approved and authorized personnel within the organization.

## And a well-defined code of conduct

- A clear corporate code of conduct is our commitment to supporting the integrity and ethical standards we expect from our employees.
- The code offers detailed guidelines to employees as they work to protect confidential information.
- The code also defines access limitations and restrictions for using personal information during certain processes and transactions.

## We emphasize continuous employee training

- Our employees receive thorough training on our security policies and are held accountable for compliance with these policies.
- Employees who work directly with our customers receive additional training on emerging risks, such as phishing emails, targeted scams and other forms of identity theft.

## And continuously verify transactions

- We provide a quarterly statement to keep you informed and when there has been a financial transaction within your account, we send a monthly statement.
- No matter how you contact us, we verify your identity before accessing your account(s).
- Certain transactional activity, such as a third-party check request or disbursement requests using email, may also require additional verification.





## There are also things you can do to help protect yourself and your personal information

- Review your confirmation notices and statements promptly to ensure transactions and personal information are properly reflected. If you notice any incorrect information, please contact us right away.
- Avoid accessing sensitive information when using unprotected or unsecured Wi-Fi networks.
- Use strong authentication options when possible (e.g., challenge questions, PIN code to phone) as well as hard-to-guess passwords, containing a combination of upper- and lower-case letters, numbers, and special characters. It's also a good idea to change passwords periodically.
- Do not share your passwords or personal identification numbers with anyone.
- Be alert to online risks. Don't click links in unfamiliar emails and limit the personal information you share on websites.
- Practice sensible data management. Shred sensitive documents and keep your computer and mobile devices up to date. Install the latest updates and patches and use security software, including antivirus, firewalls, and encryption.
- Wipe the data from your hardware. If you decide to sell or dispose of computers or mobile devices, wipe them of all data or destroy the hard drives.
- Do not allow your Financial Representative to act as Power of Attorney over your brokerage account or be named as a beneficiary on your brokerage account. Park Avenue Securities does not allow its Financial Representatives to have discretion over brokerage accounts.
- Be aware of the email address your Financial Representative uses to conduct business. Financial Professionals are only allowed to conduct business from their approved, company-branded email address. You should not be receiving email from personal accounts like Gmail, Hotmail, Yahoo, AOL, etc.
- Your Financial Representative should not be asking for personal loans or to share in the returns of your account. Do not under any circumstances provide loans to your Financial Professional.
- Do not enter into any transactions recommended by your Financial Representative outside of your Park Avenue Securities accounts (i.e., Self-Directed IRAs, real estate investments, etc.).
- If you have concerns about an account involving a senior investor, please call us at the telephone number listed on your account statement, or you can call the FINRA Securities Helpline for Seniors at 844-57-HELPS (844-574-3577).



## Here's what we are doing to ensure our business operations are not disrupted.

Park Avenue Securities LLC ("PAS" or "Firm") has developed a Business Continuity Plan with the protocols required by law to confront events that may significantly disrupt our business. However, since the timing and impact of disasters and disruptions are unpredictable, we are always ready to adapt and improvise critical solutions responding to real-life situations. Our principals are clear: in times of emergency, we give top priority to the physical wellbeing of our people and the protection of our client's financial assets and confidential information.

**Contacting us:** After a significant business disruption event, you should call our main-office telephone, 888.600.4667, or go to our website ([www.parkavenuesecurities.com](http://www.parkavenuesecurities.com)) for guidance. If you cannot contact us, please contact our clearing firm, Pershing LLC ("Pershing"), at 201.413.3635 or [www.pershing.com](http://www.pershing.com), and they can provide you with instructions on how to access your funds and securities. These include entering orders, confirming orders, and processing other service-related and money transfer transactions.

**Our Business Continuity Plan:** Our goal when confronted with a significant business disruption event is to recover and renew operations as soon as possible. Our protocols include safeguards for protecting our employees and property, assessing financial and operational capabilities, protecting the Firm's books and records, and providing access to our customers' assets and transactional ability.

**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 and operations; contact with critical suppliers, contractors, banks, and counter-parties; regulatory reporting; and assuring our customers prompt access to their funds and securities even if we are unable to recover.

**Varying disruptions:** Significant business disruption event can affect our Firm's office, the 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 necessary and expect to recover and resume business within hours during a normal market day, or the next business day. A major disruption affecting our business district, city, or region, may force us to transfer our operations to a site outside of the affected area, and recover and resume business within a period of 24 to 72 hours.

We will make our best effort to notify you of such emergency through our website or our customer number, 888.600.4667. If the significant business disruption is so severe that it prevents us from recovering within a reasonable period of time, our customers will have prompt access to their funds and securities through our clearing firm.

**For more information:** If you have questions about our business continuity planning, you can contact [Individual Markets Compliance@glic.com](mailto:Individual_Markets_Compliance@glic.com).

# **STEPforward with Park Avenue Securities**

Park Avenue Securities LLC (PAS) is a wholly owned subsidiary of The Guardian Life Insurance Company of America (Guardian). PAS is a registered broker-dealer offering competitive investment products, as well as a registered investment adviser offering financial planning and investment advisory services. PAS is a member of FINRA and SIPC.

For more information on how Park Avenue Securities protects client information, please go to:  
<https://www.guardianlife.com/protecting-your-information>.

You can also refer to the SEC and FINRA sites for additional investor protection information:  
<https://www.finra.org/investors/protect-your-money>

<https://www.investor.gov/additional-resources/news-alerts/alerts-bulletins>

Call 888.600.4667 or go to [www.parkavenuesecurities.com](http://www.parkavenuesecurities.com) if you have any questions.

