

MBS Financial Privacy Notice

MBS procedures and internal controls that ensure against employee malfeasance, including any insurance policies that would protect against such malfeasance.

- Annual training of policies and performance reviews
- Small, professional, interactive team members supporting common clients and work product
- Team member controls, audits and verification
- E&O Insurance, including cyber security
- Policy commissions stay with MBS, not departing employees

A copy or summary of any business continuation and/or disaster recovery plans.

- MBS conducts business from multiple, remote working locations in California (North, Central and South), Texas, Indiana and Wyoming.
- Employees utilize information via the Cloud, provided by Office 365 exchange services.
- Individual systems are backed-up nightly via Backblaze.
- MBS IT tests and trains on backup and restoration provisions multiple times during the year, specifically when new employees are on-boarded, employees leave, and/or new computers are set-up or repaired.

A description of how our employees email confidential information to and from our clients who may not have TLS encryption capabilities.

Most clients have access to Microsoft Office 365 encrypted emails via Outlook. If a client has trouble accessing the secured emails, they request the information via a password protected file. We have established TLS connections with specific clients and vendors, as appropriate.

Our firm's Privacy Statement

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files. We restrict access to personal information to select employees and agents who have a need for such information for business purposes only.

All such employees are trained and required to safeguard such information. We do not use personal information for purposes other than specified and are obligated to maintain strict confidentiality.

A detailed description our firm's procedures in place to ensure privacy and security of client information.

MBS policy defines protected data and the requirement for MBS systems to process and store protected data.

- Client, TPA and Life Insurance Company data is transmitted via TLS encrypted programs, encrypted emails or password protected files.

Data is saved on encrypted MBS systems with security login via enforced MFA utilizing an authenticator application.