



PRIVACY NOTICE

The confidentiality of our clients, past and present, is of paramount concern to us and is one of the hallmarks of our firm. Like all providers of personal financial services, we are now required by law to inform our clients of our policies regarding privacy of client information. We have been, and continue to be, bound by professional standards of confidentiality that are even more stringent than those required by law. Therefore, we have always protected your right to privacy.

- ❖ We request personal information from our clients in order to perform our duties as CERTIFIED FINANCIAL PLANNERS™ and Investment Managers, to make recommendations and decisions that are in the best interest of our clients.
- ❖ For current and former clients, we do not disclose any non-public personal information obtained in the course of business, except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and, in limited situations, to unrelated third parties who need to know that information to assist in providing services to you. In all such situations, we stress the confidential nature of the information being shared.
- ❖ We frequently recommend that a client contact an attorney, CPA, or financial institution. At the request of our clients, we may provide relevant information to these entities.
- ❖ We utilize an Independent Custodian for maintenance of our clients' investment management accounts. We assist our clients in opening Institutional accounts in their names, with Sharkey, Howes & Javer, Inc., receiving duplicate statements or other information. Each custodian has its own privacy policy, which they will disclose to you in a separate notice.
- ❖ We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your non-public personal information we maintain physical, electronic, and procedural safeguards that comply with our professional standards.
- ❖ Our internet e-mail is not encrypted, and therefore, not secure.

All employees and those providing services to our firm pledge to respect our clients' privacy and maintain the confidentiality of our clients' information. This is a requirement of our code of ethics and is a mission we always have and will continue to take very seriously.

Also, our Firm Brochure is available upon request.

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