

Privacy Notice

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.*

We collect personal information to do financial planning and to perform our investment management responsibilities.

1. We do not sell your personal information to anyone.

2. We do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.

- In accordance with Section 248.13 of Regulation S-P, in limited circumstances where we believe in good faith that disclosure is required or permitted by law, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

Outside of this exception, we will not share your personal information with third parties unless you have specifically asked us to do so.

We collect personal information in the normal course of business in order to provide planning and investment management services.

- New and prospective client information. We collect information that you provide to us when you become a client. The information we collect includes, but is not limited to, name(s), address, phone number, email address, Social Security number(s), and other information about your investing and financial planning needs.

3. We protect the confidentiality and security of your personal information.

- We restrict access to personal information to our staff and for business purposes only.
- We maintain physical, electronic, and procedural safeguards to guard your personal information.

4. We continue to evaluate our efforts to protect personal information and make every effort to keep your personal information accurate and up to date.

- If you identify any inaccuracy in your personal information, or you need to make a change to that information, please contact us so that we may promptly update our records.

5. We will provide notice of changes in our information sharing practices.

- If at any time in the future it is necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change so that you will have the opportunity to opt out of such disclosure.

This Privacy Notice is effective for current clients, former clients, and prospective clients.

* Nonpublic personal information means personally identifiable information and any list, description or other grouping of consumers that is derived using any personally identifiable financial information that is not publicly available.