January 10, 2016

Dear Investor:

Rubicon Wealth Management strongly believes that maintaining our client's trust and confidence is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the measures we take to safeguard this information.

Enclosed for your review is a copy of our Consumer Privacy Policy and Consent and Authorization for Electronic Delivery of Information form. We hope you find this information helpful in answering any questions you might have about our policy.

Please complete and return the Authorization and Consent Form either by mail or via email to djankowski@rubiconwealth.com . Should you have any questions or concerns, please give me a call me at (610) 668-4615 or contact Diane Jankowski at (610) 668-2711.

Sincerely,

Scott J. Mason
President

<div align="center">**Consumer Privacy Notice**</div>

Rubicon Wealth Management considers client privacy our utmost concern. We strongly believe in protecting the confidentiality and security of the information we collect.

This notice describes the privacy policy followed by Rubicon regarding:
- How we treat the information we collect about clients and prospective clients to whom we provide service; and
- The third parties with whom we may share this information.

Information we collect

In order to provide clients with individualized service, we collect certain nonpublic personal information. This information is collected from account applications and other forms and during meetings. This may include name, address, social security number, assets and income. We also collect information about client transactions with us, such as purchases and sales, account balance, payment history, parties to a transaction, debit card usage and funds movement. We collect such information about client accounts by mail, telephone or email.

Information disclosed to third parties

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

Specifically, so that Rubicon may continue to offer services that best meet clients' needs, and to effect transactions that clients request or authorize, we may disclose the information we collect to companies that perform administrative or marketing services on our behalf.

For example, information may be disclosed to transfer agents, custodians, other registered investment advisors or printers. These companies assist Rubicon in processing transactions, performing general administrative activities, or evaluating requests for products or services.

If a client or prospective client decides to close an account or otherwise become an inactive customer we will continue to follow the privacy practices described in this notice.

Protecting Confidentiality and Security

With regard to our internal security procedures, our employees are required to protect the confidentiality of information. Employees may access information only when there is an appropriate reason to do so, such as to administer and service a client's account. Employees are subject to disciplinary rules if they do not comply with our policies. We also maintain physical, electronic and procedural safeguards to protect client information. These safeguards comply with all applicable laws. Our commitment to data security involves monitoring new advances in security technology and enhancing our security architecture to insure that we provide the highest level of privacy and safety available for our clients.

ADDENDUM

This addendum to the Investment Advisory Agreement entered into between you, the Client, and Rubicon Wealth Management, LLC ("The Firm") is entered into as of the date referenced below. This addendum supplements, but does not replace, said Investment Advisory Agreement and adds the following terms and conditions:

1. You acknowledge prior receipt of the Firm's Privacy Policy.
2. You have previously provided to the Firm your electronic mail (e-mail) address and requested that we communicate with you at times via e-mail. Additionally, the Firm will provide you with access to the Firm's Client Web Portal through which the Firm will also communicate with you electronically. You are directed to the Landing Page of the Client Web Portal for additional terms and conditions relating to its use.
3. By signing below, you are expressly manifesting your consent to receive documents electronically either via e-mail or through the Client Web Portal. Such documents may include, but are not limited to: monthly or quarterly statements; performance reports; confirmations; disclosure information; and, any other documents or information.
4. You may withdraw this consent at any time.
5. While we make reasonable efforts to ensure the security of all our communications, you acknowledge that e-mail and the Client Web Portal may not always be as reliable or secure as other forms of communication.
6. You further acknowledge that you have access to the receipt of electronic communications via e-mail and the Client Web Portal and that your signature and e-mail address, provided below, serve as evidence of your ability to access the electronically delivered information.
7. You further acknowledge that, unless we have reason to believe that delivery of said electronic communications was not effective (such as a returned e-mail), we are entitled to rely on the information you provide as evidence of delivery and are not required to obtain delivery confirmation or a "read receipt."
8. Electronic communications sent to you may contain non-public personal information. In appropriate cases we will use standard encryption methods, or Hypertext Transfer Protocol Secure (HTTPS), to protect your privacy.
9. **If your e-mail address changes or you no longer have the ability to access e-mail or the Client Web Portal, it is your responsibility to promptly notify our firm in writing at smason@rubiconwealth.com**
10. **If you suspect, or have knowledge, that your e-mail or Client Web Portal login or password has been compromised, it is your responsibility to promptly notify our firm in writing at smason@rubiconwealth.com .**

Accepted by: _____ Date: _____
                         (Customer Signature)

Email Address: _____

ELECTRONIC DELIVERY AUTHORIZATION FORM

Rubicon Wealth Management, LLC
50 Monument Rd
Bala Cynwood, PA19004

At Rubicon Wealth Management, LLC ("Adviser"), we have policies and procedures in place to protect our clients' privacy, as well as the confidentiality of sensitive communications with our clients. Most forms of communication we utilize are extremely safe. Electronic mail (e-mail) may not, however, be as reliable or secure as other forms of communication.

Pursuant to SEC Release 1562, we are permitted to send you information via e-mail with your express written permission. If you would like to utilize e-mail as a means of communication in matters we handle for you, kindly provide us with your consent below. You may, of course, withdraw this consent at any time. By granting consent, you acknowledge the following:

1. Consent: I consent to the receipt of disclosure information and other forms of communication electronically.

2. Access: I have access to the delivery of such communications electronically via e-mail and my signature and email address, as provided below, serve as evidence of my access to the electronically delivered information.

3. Notice: This Electronic Delivery Authorization Form serves as notice that I will receive communications and disclosure information from Adviser via e-mail.

4. Private Information: Electronic communications sent to you may contain non-public personal information.

As evidenced by your signature below, you expressly authorize Adviser to use e-mail for purposes of sending various types of correspondence related to your account(s). Moreover, all notices and other communications shall be deemed duly provided if sent via e-mail to the email address you have provided.

If your e-mail address changes, please promptly notify our firm in writing at smason@rubiconwealth.com .

Accepted by: _____ Date: _____
                        (Customer Signature)

Email Address: _____