



## **Privacy Policy**

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.

### **Information We Collect**

We collect certain personally identifiable financial information about our clients to ensure that we offer the highest quality investment advisory and financial services. The nonpublic personal information we collect typically comes to us in the context of opening brokerage accounts, discussing with our clients their personal finances, and monitoring transactions in client accounts. This information may include, but isn't necessarily limited to, social security numbers, information about assets and income and the location and numbers of bank and brokerage accounts. We also collect nonpublic personal information about clients in the context of overseeing certain brokerage accounts. This information may include, but isn't necessarily limited to, the numbers, balances and transactions in these brokerage accounts.

### **Information We Disclose**

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law. In accordance with Section 248.13 of Regulation S-P, 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 prohibiting these third parties from disclosing or using the information other than for executing the purposes for which we disclose the information.

### **Confidentiality and Security**

We restrict access to client nonpublic personal information to those employees who need to know that information in order to provide financial services to our clients. We maintain physical, electronic, and procedural safeguards that comply with regulatory standards to guard client nonpublic personal information.

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Please call if you have any questions, because your privacy, our professional ethics and the ability to provide you with quality financial services are very important to us.