

# Privacy Policy

THIS DOCUMENT CONTAINS IMPORTANT INFORMATION ON OUR CONCERN FOR PROTECTING YOUR RIGHTS UNDER FEDERAL PRIVACY LAWS.

1. We collect personal information about you and all our clients from the information you submit on our applications or other forms, and through information we obtain over the course of your business relationship with us and others.

2. Personal information is information that we receive from you that is not otherwise available from public sources. The categories of personal information we receive include the following:

- Information we receive from you on applications or other forms, such as your name, address, social security number, names of family members, assets, liabilities, income and expense.
- Information about your transactions with us, or others, such as your account balances, investments, current and prior tax information.
- Information we may receive from you or a third party financial institution on your credit history, including loan or mortgage payments made.

3. We will not disclose any personal information about our clients or former clients to anyone, consistent with our professional confidentiality obligations. However, upon your written request we will disclose information about you, and we may be required by law to disclose personal information about you, as, for example, in response to a subpoena or other court order.

4. Within our firm, we provide access to your personal information only to those employees that need to know the information to provide you with our services. We maintain physical, electronic, and procedural safeguards to guard your personal information.

5. We do not share your personal information with companies that perform marketing services. 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.