

## **Our Privacy Policy**

A NEW FEDERAL LAW REQUIRES THAT WE INFORM YOU OF OUR POLICY REGARDING PRIVACY AND CONFIDENTIALITY OF WHAT THE FEDERAL GOVERNMENT CALLS "NONPUBLIC PERSONAL INFORMATION" ABOUT YOU THAT WE MAY COLLECT AND USE IN YOUR REPRESENTATION.

FROM TIME TO TIME WE RECEIVE PERSONAL INFORMATION ABOUT YOU, WHICH INCLUDES NONPUBLIC PERSONAL FINANCIAL INFORMATION. THIS MAY COME FROM YOU ON APPLICATIONS AND OTHER FORMS AND IN CONVERSATIONS CONCERNING YOU, YOUR TRANSACTIONS, AND YOUR PROPOSED TRANSACTIONS, AND FROM OTHERS, SUCH AS LENDERS, INSURANCE COMPANIES, AND ACCOUNTANTS.

WE ARE A PROFESSIONAL FIRM OF CERTIFIED FINANCIAL PLANNERS. WE ARE BOUND BY OUR RULES OF PROFESSIONAL CONDUCT (AND NOT BY A NEW FEDERAL LAW CALLED THE "GRAMM-LEACH-BLILEY ACT") NOT TO DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO ANYONE, EXCEPT AS PERMITTED BY YOU OR AS REQUIRED BY LAW. IN FACT, OUR RULES OF PROFESSIONAL CONDUCT ARE EVEN MORE STRICT THAN THE FEDERAL LAW, AS WE REGARD AS PRIVATE AND CONFIDENTIAL NOT ONLY YOUR FINANCIAL INFORMATION, BUT ALSO PERSONAL INFORMATION ABOUT YOU, YOUR WISHES, GOALS AND PLANS.

TO ENSURE COMPLIANCE WITH OUR PRIVACY POLICY BY OUR STAFF, WE RESTRICT ACCESS TO NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO THOSE EMPLOYEES WHO NEED TO KNOW THAT INFORMATION TO PROVIDE SERVICES TO YOU. WE MAINTAIN PHYSICAL, ELECTRONIC, AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL REGULATIONS AND WITH OUR RULES OF PROFESSIONAL CONDUCT TO GUARD YOUR NONPUBLIC PERSONAL INFORMATION.

WE HAVE ALWAYS REGARDED YOUR RIGHT TO A CONFIDENTIAL AND PRIVATE RELATIONSHIP AS A MOST SACRED TRUST. WE APPLAUD THE GOVERNMENT'S RECENT RECOGNITION AND EXTENSION OF YOUR RIGHTS OF PRIVACY TO THOSE INDIVIDUALS AND INSTITUTIONS NOT GOVERNED BY THE STRICT RULES THAT WE HAVE ALWAYS IMPOSED UPON OURSELVES.