

Privacy Policy

As required by the Securities and Exchange Commission, the Federal Trade Commission, and many other governmental bodies, we are required to explain to you the handling of information that we have in our records that is personal and private to you. This communication reiterates our commitment to you that all information given to us in confidence is kept in confidence.

Information we collect:

In the course of doing business with you, we collect significant personal financial information on applications, questionnaires, and other forms. This nonpublic information includes, but is not limited to social security numbers, personal financial information, occupation, birth dates, tax records, and bank statements. We also maintain financial records of transactions such as fees charged, account balances, assets, and past transactions. Finally, we take notes on your personal financial objectives and goals in meetings and in telephone conversations, by mail, or by email.

Information we disclose:

This information is not disclosed to anyone, except with your prior consent or as required by law. Disclosures permitted by law would include information to other service providers, such as custodians, other financial institutions, financial planners, transfer agents, etc. We only share with these service providers the information that they need to provide services; they are also required to use this information solely for the purpose requested.

Security Standards:

Records relating to professional services that we provide are retained so that we are better able to assist you in your future financial needs, and in some cases, to comply with governmental directives. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards to ensure the integrity and confidentiality of your information. Periodically, some of these files are purged and destroyed in an appropriate manner.

Again, we reiterate, we do not disclose any nonpublic information about you except as authorized by you or required by law. If ever you have any questions about this policy, please do not hesitate to ask.