

PRIVACY POLICY

In compliance with the Securities and Exchange Commission's New Privacy Rule, Regulation S-P, my Privacy Policy is provided to help you understand how I protect your financial privacy.

Throughout this policy, I refer to information that personally identifies you or your accounts as "personal information."

1. I do not sell your personal information to anyone.
2. I do not disclose personal information to third parties unless one of the following limited exceptions applies:
 - a. I disclose personal information to companies that help me process or service investment transactions and account setups.
 - b. I disclose personal information when requested by you to attorneys, accountants and in conjunction with obtaining credit.
 - c. I disclose personal information in response to judicial process or government regulatory authorities.
3. I collect personal information in the normal course of business to administer your accounts and serve you better.
 - a. I use personal information you provide me to open investment accounts and/or provide de one of my services.
 - b. I collect and maintain personal information about you and your account(s) to better serve you and to fulfill my regulatory obligations.
4. I protect the confidentiality and security of your personal information.
 - a. Investment companies (i.e. Charles Schwab & Co, Inc) utilized to provide support services are NOT allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality.
 - b. I restrict access to personal information to anyone other than myself and use the information for business purposes only.
5. I will provide notice of any changes in my information-sharing practices immediately.
 - a. If, anytime in the future, it is necessary to disclose your personal information in a way that is inconsistent with this policy, you will be sent an advance notice, so you will have the opportunity to deny, stop such disclosure

If you have any questions or concerns, please contact me at 719.481.1539

