

NOTICE OF THE FIRM'S PRIVACY POLICIES

I. Acquisition of Client Information

The firm collects nonpublic personal information about our clients from the following sources:

- **Information You Provide:** Our client engagements routinely require us to obtain private information about our clients so that we can proceed with the various service we perform for our clients as part of the business relationship.
- **Other Sources:** Depending upon the particular service a particular client has engaged the firm to complete, we may request nonpublic information concerning the matter at hand. However, this information is never obtained without our client's specific authorization of the type of information and the source(s) from which it may be obtained.
- **Consumer Reporting Agencies:** We do not obtain nonpublic personal information about our clients from consumer reporting agencies.

II. Disclosure of Nonpublic Personal Information

It is the policy of the firm to never disclose nonpublic personal information, or any other information, about our clients to anyone other than:

- **Employees of the firm:** Employees that need such information to conclude a transaction for which the client has engaged the firm.
- **Others:** We do not disclose nonpublic personal information, or any other information, to any outside party unless the client has specifically authorized the firm to disclose the information. An example would be other professionals that are assisting the firm in carrying out a client engagement. In such a case, we would require the client's approval for such a disclosure.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard our clients' nonpublic personal information, or any other information, so as to ensure our clients that their privacy is a major part of the firm's commitment to provide the finest service possible.

III. Opt Out Provision

The Federal Trade Commission regulations provide that this notice must include a provision for you to request that the firm not release your nonpublic personal information. While such a request is unnecessary, because the firm does not disclose your nonpublic personal information, in the interests of satisfying the regulations, we include this Opt Out Provision.