

CONFIDENTIALITY NOTE: This e-mail is intended only for the person or entity to which it is addressed and contains information that is privileged, confidential, or otherwise protected from disclosure. Dissemination, distribution, or copying of this e-mail or the information contained herein by anyone other than the intended recipient, or an employee or agent responsible for delivering the message to the intended recipient, is prohibited. If you have received this e-mail in error, please delete this message and immediately notify the sender by e-mail. Please do not copy it or use it for any purposes, or disclose its contents to any other person. Thank you for your cooperation.

If this email was sent to you as an unsecured message, it is not intended for confidential or sensitive information. If you cannot respond to this e-mail securely, please do not include your social security number, account number, or any other personal or financial information in the content of the email.

Circular 230 Disclosure: To ensure compliance with Treasury Department rules governing tax practice, we inform you that any advice contained herein (including any attachments) (1) was not written and is not intended to be used, and cannot be used, for the purpose of avoiding any federal tax penalty that may be imposed on the taxpayer; and (2) may not be used in connection with promoting, marketing or recommending to another person any transaction or matter addressed herein.¹

¹ Asset protection structures may have income, estate and gift tax consequences and should only be considered after consultation with your CPA or tax advisor.