

PRIVACY NOTICE (March 2021)

As required by law, we deliver a Privacy Notice to all our clients upon establishing a relationship with them and annually thereafter, to inform our clients how we use the information we gather from them.

When performing services for clients, we may collect non-public personal information such as:

- Information received in conversations, discussions, and interviews.
- Information delivered or prepared in writing.
- Information prepared and delivered by third parties on a client's behalf.

It is our policy not to disclose any non-public personal information about any client except as detailed in this policy.

Disclosures which may be permitted may include the following:

- Instances where a client has authorized us to work with service providers such as attorneys, accountants, and other investment advisors.
- Instances where a client has authorized us to disclose information to third parties that assist in processing client transactions or in servicing client accounts. This may include sharing of information with Triad Advisors, a broker-dealer with whom some of our employees are registered, sharing with National Financial Services (a division of Fidelity Investments), who we use as a custodian, and or sharing with other broker dealers, custodians, etc.
- Instances in which we are required by law.

We take our responsibility to protect the privacy of our clients and their information very seriously. In addition to this privacy policy, we maintain physical, electronic, procedural, and other safeguards to protect all client information. Clients may opt out from our sharing of information with non-affiliated parties by notifying us by telephone, mail, fax, e-mail, or in person.

If you have any questions about our practices, or more specifically about our privacy policy, please contact us at 314-997-1652 and we will be happy to give you additional details.