

PRIVACY POLICY

DISCLOSURE NOTICE OF PRIVACY PRACTICES CBIZ, INC. and its subsidiaries and affiliates

The Gramm-Leach-Bliley Act deals in part with how we treat your non-public personal financial information, and requires any company that collects such information to inform clients of the company's privacy practices. CBIZ, Inc. and its subsidiaries and affiliates (collectively, "CBIZ") are committed to maintaining customer confidentiality. We appreciate this opportunity to clarify our privacy practices for you.

In performing our various business services, we may obtain certain "non-public, personal financial information" about you. This "information" can include *information we receive from you on applications or other forms, information about your transactions with us, our affiliates, or others, and information we receive from a consumer reporting agency.*

Our Corporate Privacy Policy is:

- **We do not disclose any non-public personal information ("NPI") about our clients or any former clients to anyone, except as permitted by law.**
- We restrict access to NPI to authorized individuals at CBIZ who need to know this information to provide services and products to you.
- We maintain physical, electronic, and procedural safeguards that protect your NPI.
- CBIZ employees share NPI outside CBIZ only as authorized by you for a specific business purpose.

If you want to learn more about the Gramm-Leach-Bliley Act, you can obtain an entire copy of this federal rule and other useful information related to the rule from the Federal Trade Commission website (<http://www.ftc.gov/privacy/glbact/index.html>) or if you have questions or would like to request that your information not be shared among CBIZ and its subsidiaries, please do not hesitate to contact your CBIZ professional. We value our relationship and strive to earn your continued trust.

ANTI-MONEY LAUNDERING REQUIREMENTS

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The USA PATRIOT ACT, is designed to detect, deter and punish terrorists in the United States and abroad. The Act imposes anti-money laundering requirements on brokerage firms and financial institutions. As part of our required program, we will ask you to provide various identification documents or other information to verify your identity as required by Federal law. In most circumstances, until you provide the information or documents we need, we will not be able to open an account or effect any transactions for you. We thank you for your patience and hope that you will support us in our efforts to deny terrorist groups access to America's financial system.

BUSINESS CONTINUITY DISCLOURE

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CBIZ Financial Solutions, Inc. ("CFS") maintains a business continuity plan defining our response to events that disrupt our normal business operations. This plan, which is reviewed annually and updated as necessary, includes actions as it relates to staffing, procedures, alternate operational facilities, data retrieval, systems and communication. It is intentionally designed to facilitate business continuation for events with varying levels of impact and takes into account the relationships we have with key service organizations. In the event of a significant business disruption, our implementation of the business continuation strategies will focus on recovery of critical operations with minimal disruption of service to our customers. For a summary of the CFS Business Continuity Plan, please contact us directly at 1-800-445-7447

MUTUAL FUND BREAKPOINT DISCLOSURE

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Mutual funds sold with front-end sales charges often offer investors the opportunity to pay reduced sales charges, known as “breakpoints.” Breakpoints vary by mutual fund company and are often achieved by aggregating investments in related accounts. You can assist your representative in identifying your breakpoint opportunities by sharing related mutual fund account information you hold both with your representative and with other institutions. If you have any questions regarding breakpoints, please consult your representative.

INVESTMENT ADVISORY BROCHURE DISCLOSURE

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This disclosure is for Investment Advisory accounts only. If you would like an updated copy of your Investment Advisor's Investment Advisory Disclosure brochure, please submit a written request to your Investment Advisor, a registered representative with CBIZ Financial Solutions, Inc.