Fieldstone Financial Management Group, LLC

Privacy Statement

June 30, 2001

The Fieldstone Financial Management Group, LLC, an independent financial planning and investment advisory firm, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by the Fieldstone Financial Management Group, LLC. We have never disclosed information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without first advising you. Our policy with respect to personal information about you is explained below:

- We limit employee and agent access to information to those who have a business or professional purpose, and to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer);

- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk;

- The categories of non-public information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, and information pertaining to transactions between you and third parties;

- For unaffiliated third parties that require access to your personal information, including financial service companies, consultants and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law;

- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose;

- Personally identifiable information about you will be maintained during the time that you are a client, and for the required time thereafter by federal and state securities laws, and consistent with the CFP Board of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.

Please contact us If you have any questions or concerns regarding our policies regarding safeguarding your confidential information.

All the best,

KRBehn

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Certified Financial Planner · Registered Investment Advisor · Certified Tax Consultant