

Acorn Financial Advisory Services, Inc. (AFAS) appreciates the trust you place in us, and we respect your right to privacy. We are committed to safeguarding the personal information you entrust to us. AFAS is required by law to inform our clients of the policies regarding privacy of client information. We also believe it is important to understand the uses and safeguarding of your personal information.

AFAS receives information:

- From paperwork you provide such as Client Account Forms and product applications;
- From conversations, discussions and interviews; and
- From product or service vendors, as a result of your services provided to you by AFAS.

At AFAS we:

- Maintain all client records in a secured environment;
- Protect computer programs through physical and electronic safeguards; and
- Limit access to responsible employees who require access to the information in order to act on your behalf.

AFAS may disclose certain types of information as required or permitted by law for legal or regulatory purposes. The information that falls within this category is:

- Information provided by you on Client Account Forms and product applications; and
- Information provided by product or service vendors, as a result of your services provided to you by AFAS.

AFAS maintains physical, electronic and procedural safeguards to help ensure personal information is safe and accessed only according to these policies.

AFAS does not offer your information to outside parties that would conduct offers of products, services, contests, sweepstakes, or promotions (i.e., Spam). We will continue to evaluate our efforts to protect personal information and make every effort to keep this information accurate and up to date.

Procedures for Opening and Maintaining an Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We have adopted a customer identification program requiring us to: (1) verify the identity of any person seeking to open an account; (2) maintain records of the information used to verify identity; and (3) consult government known or suspected terrorist lists to determine whether the client appears on any such list.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. For an individual we require a copy of an unexpired government-issued identification evidencing nationality or residence and bearing a photograph or similar safeguard, such as a driver's license or passport. In addition, for a person other than an individual (such as a corporation, partnership or trust), documents showing the existence of the entity; such as certified articles of incorporation, a government-issued business license, a partnership agreement, a death certificate, or trust instrument.