

3858 North Buffalo Rd., Ste 2 | Orchard Park, NY 14127 | 716-580-3906 | Fax 716-580-3913 | www.waterfordadv.com

PRIVACY NOTICE

It is the policy of Waterford Advisors LLC ("Waterford") to keep confidential nonpublic personal information ("information") pertaining to each current and former client (i.e., information and records pertaining to personal background, investment objectives, financial situation, tax information/returns, investment holdings, account numbers, account balances, etc.) unless Waterford is: (1) previously authorized by the client to disclose information to individuals and/or entities not affiliated with **Waterford**, including, but not limited to the client's other professional advisors and/or service providers (i.e., attorney, accountant, insurance agent, broker-dealer, investment advisor, account custodian, etc.); (2) required to do so by judicial or regulatory process; or (3) otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations. The disclosure of information contained in any document completed by the client for processing and/or transmittal by Waterford in order to facilitate the commencement/ continuation/ termination of a business relationship between the client and a nonaffiliated third party service provider (i.e., broker-dealer, investment adviser, account custodian, insurance company, etc.), including information contained in any document completed and/or executed by the client for Waterford (i.e., advisory agreement, client information form, etc.), shall be deemed as having been automatically authorized by the client with respect to the corresponding nonaffiliated third party service provider. Each individual and/or entity affiliated with Waterford is aware of Waterford's Privacy Policy, and has acknowledged his/her/its requirement to comply with same. In accordance with Waterford's Privacy Policy, each such affiliated individual and/or entity shall have access to information to the extent reasonably necessary for Waterford to perform its services for the client, and to comply with applicable regulatory procedures and requirements. Waterford maintains physical, electronic, and procedural safeguards to protect the security and confidentiality of your information.

Should you have any questions regarding the above, please contact Gregory L. Kozerski, CPA, CFP, AIFA of Waterford Advisors, LLC, at (716) 580-3906.