

PRIVACY NOTICE

Law & Associates, Inc. is continually committed to maintaining the confidentiality, integrity and security of personal information entrusted to us by current, past and potential financial service clients. We have always treated non-public personal information as confidential and want you to be aware of our privacy policies. Our Privacy Policy will continue to apply to information collected from you even after your relationship with us ends.

Non-public personal information is information about you not generally available to the public that we learn in connection with offering or providing you with a financial product or service.

We collect non-public personal information about you from the following sources:

- information we receive from you on applications or other forms
- information about your transactions with us, our affiliates or others

We collect the following types of personal information:

- your name
- your social security number
- your birthday
- your assets
- your investments
- other similar non-public information

We use this information in order to:

- provide efficient client service
- protect against fraud
- service your account(s)
- deliver products and services
- identify products and services that might be of interest to you
- develop a better understanding of your financial needs so that we may better provide products and services to you

As a general rule, we do not reveal information about your accounts or other personally identifiable data to unaffiliated third parties for their independent use unless:

- you request or authorize it
- the information provided is to help complete a transaction initiated by you
- prior notification has been given to you regarding the possibility of information disclosure for marketing or other similar purposes and you have been given the opportunity to decline

The Bank Secrecy Act, Internal Revenue Code, Right to Financial Privacy Act, the Welfare Reform Act, and various other laws and regulations require us or our

contractors, under certain circumstances, to provide certain customer information to government agencies. We only disclose customer information to the government or others when we are required to do so by such laws, regulations, or by court order. State and Federal laws impose certain mandatory disclosures of customer information by financial institutions. We must comply with laws that require mandatory production or disclosure.

If you are involved in a legal proceeding, both Federal and State law provide parties to the litigation the right to compel the production of records and information from financial institutions and other third party record keepers in certain situations. We only disclose customer information to third party litigants when we are required to do so by lawful judicial process or by court order.

In order to prevent fraud:

- we maintain physical, electronic, and procedural safeguards that comply with federal standards
- we would work with law enforcement officials to pursue any individuals who either fraudulently access or attempt to access or use information
- we restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. Law & Associates, Inc. employees are subject to a strict employment policy regarding confidentiality

We collect and use information you provide us online to respond to your needs, service your accounts, and provide online services. We do not collect personally identifiable information about you unless you voluntarily and knowingly provide us with that information through email or online applications. If you provide us with this information, it is only used internally and for the purpose for which it was provided. Information provided via the Web site is submitted within a secure session. These sessions utilize Secure Socket Layer (SSL) technology in order to ensure that the information is encrypted.

We do not disclose any non-public personal information about our customers or former customers to anyone except as required by law. We may disclose information to our affiliated broker-dealer, presently Raymond James Financial, Inc., if any of your investments are in accounts maintained by the broker-dealer. We may disclose information to non-affiliated parties as required by law, such as government agency or regulators. Names and addresses, or other financial information, are never given or sold to third parties for any outside use.

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs, and, in some cases, to comply with professional guidelines. In order to guard your non-public personal information we maintain physical, electronic and procedural safeguards that comply with our

professional standards to guard your non-public personal information. Under strict confidence, a backup database of Law & Associates, Inc. customers and accounts is maintained.

We are required by federal law to provide you with a copy of our Privacy Notice each year.

We hope our Privacy Policy Notice will help you understand how we collect and share information. If you have any questions, please contact us at: Law & Associates, Inc., Heather Cottage, 6111 Tulane Avenue, Glen Echo, MD 20812-1205.