



Lansdowne Wealth Management, LLC

Retirement Wealth Advisors

ADV Part 2A Client Brochure

This brochure provides information about the qualifications and business practices of Lansdowne Wealth Management, LLC. If you have any questions about the contents of this brochure, please do not hesitate to contact us at (860) 245-5078 or by email at: info@lwmwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Lansdowne Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Lansdowne Wealth Management, LLC's CRD number is: 155422

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Mystic, Connecticut, 06355
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Registration does not imply a certain level of skill or training.

Version Date: 03/20/2020

Item 2: Material Changes

This brochure is an updated document prepared annually in accordance with SEC form ADV. Any material changes to this document since the previous filing are noted below:

- Effective October 1, 2020 our new business address is:
34 Water Street, Unit 2A
Mystic, CT 06355
- One of the advertising sources that we have historically been using, called SmartAdvisor, has now registered with the SEC as a RIA Solicitor. We have updated Item #14 (Client Referrals) to reflect this Solicitor arrangement.

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Item 4: Advisory Business

A. Description of the Advisory Firm

This firm has been in business since October 11, 2010 and the principal owner is Robert C. Henderson.

B. Types of Advisory Services

Lansdowne Wealth Management, LLC (hereinafter "LWM") offers the following services to advisory clients:

Investment Supervisory Services

LWM offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. LWM creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

LWM evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. LWM will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

Services Limited to Specific Types of Investments

LWM does not limit its investment advice and/or money management to specific types of investments or securities. LWM may choose to use a variety of securities to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

LWM offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent LWM from properly servicing the client account, or if the restrictions would require LWM to deviate from its standard suite of services, LWM reserves the right to end the relationship.

D. Wrap Fee Programs

LWM does not participate in any wrap fee programs.

E. Amounts Under Management

As of 12/31/2019 LWM currently manages approximately \$38,421,000 for clients.

Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

Total Assets Under Management	Annual Fee
First \$500,000	1.25%
Next \$500,000	1.15%
Next \$1,500,000	1.00%
Next \$2,500,000	0.50%
Above \$5,000,000	Negotiable

These fees are negotiable and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Fees are paid quarterly in advance, and clients may terminate their contracts with seven days' written notice. Refunds are given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

Financial Planning Fees

HOURLY FEES

Depending upon the complexity of the situation and the needs of the client, the hourly fee for these services will be between \$150 and \$250, but are typically quoted as a flat fee. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in advance and the balance in arrears. Clients may terminate their contracts without penalty within five business days of signing the advisory contract, and receive a full refund of fees paid. After the initial 5-day period, termination of the Agreement by the client will result in a pro-rated refund, based on amount of work completed to-date.

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in advance.

Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check or credit card as follows: Fees are paid in advance and the balance in arrears. Clients may terminate their contracts without penalty within five business days of signing the advisory contract, and receive a full refund of fees paid. After the initial 5-day period, termination of the Agreement by the client will result in a pro-rated refund, based on amount of work completed to-date.

C. Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fee etc.). Those fees are separate and distinct from the fees and expenses charged by LWM. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

LWM collects certain fees in advance and certain fees in arrears. Fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination and the total days during the billing period. Fees will be returned within fourteen days to the client via check.

E. Outside Compensation For the Sale of Securities or other Investment Products to Clients

Neither LWM nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Licensed Insurance Agents

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees.

This practice presents a potential conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to

recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. Currently, our firm's Investment Adviser Representatives spend the majority (more than 75%) of their professional time providing investment advisory services for fee-based compensation through our firm even though they are able to effect insurance transactions for commission compensation as well.

Item 6: Performance-Based Fees and Side-By-Side Management

LWM does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

LWM generally provides investment advice to the following Types of Clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

Minimum Account Size

There is an account minimum, \$250,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

Item 8: Methods of Analysis, Investment Strategies and Risk, of Investment Loss

A. Methods of Analysis and Investment Strategies

LWM's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis.

Charting analysis involves the use of patterns in performance charts. LWM uses this charting technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Cyclical analysis involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

LWM uses Long Term and Short Term strategies. LWM utilizes investment strategies that are designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

LWM generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither LWM nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither LWM nor its representatives are registered as a FCM, CPO, or CTA.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Licensed Insurance Agents

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees.

This practice presents a potential conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. Currently, our firm's Investment Adviser Representatives spend the majority (more than 75%) of their professional time providing investment advisory services for fee-based compensation through our firm even though they are able to effect insurance transactions for commission compensation as well.

D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections

LWM does not utilize nor select other advisors or third party managers. All assets are managed by LWM management.

Item 11: Code of Ethics, Participation in Transactions, Personal Trading

A. Code of Ethics

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. LWM will provide a copy of the code of ethics to any client or prospective client.

B. Recommendations Involving Material Financial Interests

LWM does not recommend that clients buy or sell any security in which a related person to LWM has a financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of LWM may buy or sell securities for themselves that they also recommend to clients. LWM will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of LWM may buy or sell securities for themselves at or around the same time as clients. LWM will not trade non-mutual fund or non-ETF securities 5 days prior to or 5 days after trading the same security for clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

The Custodian was chosen based on their relatively low transaction fees and access to mutual funds and ETFs. LWM will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

1. Research and Other Soft-Dollar Benefits

There is no minimum client number or dollar number that LWM must meet in order to receive free research from the custodian or broker/dealer. There is no incentive to for LWM to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. The first consideration when recommending broker/dealers to clients is best execution.

2. Brokerage for Client Referrals

LWM receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

LWM will not allow clients to direct LWM to use a specific broker-dealer to execute transactions. Clients must use LWM recommended custodian (broker-dealer). Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, LWM may be unable to achieve most favorable execution of client transaction and that this may cost clients money over using a lower-cost custodian.

B. Aggregating (Block) Trading for Multiple Client Accounts

LWM maintains the ability to block trade purchases across accounts. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed monthly only by Robert C. Henderson, Managing Member. Robert C. Henderson is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at IA are assigned to this reviewer.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least quarterly a written report detailing the clients account performance, which may come from the custodian.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

LWM does not receive any economic benefit, directly or indirectly from any third party for advice rendered to LWM clients.

B. Compensation to Non –Advisory Personnel for Client Referrals

At times LWM will refer clients to third party managers and receive compensation from those managers. The compensation received by us is normally based upon the fee paid by the client to the third party adviser. Fees are paid by clients to the third party manager and then a portion of that fee is paid to us by the third-party manager. Fees paid to LWM typically range from 0.5%-1.0% of assets managed, and are fully disclosed to clients. Third party managers we currently have agreements to recommend to clients include: We do not currently have any third party managers being used.

LWM may enter into solicitation agreements pursuant to which it compensates third party intermediaries for client referrals that result in the provision of investment advisory services by LWM. LWM will disclose these solicitation arrangements to affected investors, and any cash solicitation agreements will comply with Rule 206(4)-3 under the Advisers Act. Solicitors introducing clients to [Adviser] may receive compensation from LWM, such as a retainer, a flat fee per referral and/or a percentage of introduced capital. Such compensation will be paid pursuant to a written agreement with the solicitor and generally may be terminated by either party from time to time. The cost of any such fees will be borne entirely by LWM and NOT by any affected client.

Item 15: Custody

LWM does not take custody of client accounts at any time. Clients will receive account statements from the custodian and should carefully review those statements.

Item 16: Investment Discretion

For those client accounts where LWM provides ongoing money management or investment advice with ongoing supervision, LWM maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought

and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities (Proxy Voting)

LWM will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

LWM does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither LWM nor its management have any financial conditions which are likely to reasonably impair our ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

Neither LWM nor its management have been the subject of a bankruptcy petition in the last ten years.

Item 19: REQUIREMENTS FOR STATE REGISTERED ADVISERS

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

LWM currently has only one management person and only one executive officer; Robert C. Henderson. Robert C. Henderson's education and business background can be found on the Supplemental ADV Part 2B form.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Robert C. Henderson's other business activities can be found on the Supplemental ADV Part 2B form.

C. How Performance Based Fees are Calculated and Degree of Risk to Clients

LWM does not charge performance based fees.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at LWM has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither LWM, nor its management persons, has any relationship or arrangement with issuers of securities.

This brochure supplement provides information about Robert C. Henderson that supplements the Lansdowne Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Robert C. Henderson, Managing Member if you did not receive Lansdowne Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert C. Henderson is also available on the SEC's website at www.adviserinfo.sec.gov.



Lansdowne Wealth Management, LLC

Retirement Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Robert C. Henderson

Investment Adviser Representative

Lansdowne Wealth Management, LLC
34 Water Street, Unit 2A
Mystic, Connecticut, 06355
(860) 245-5078
bhenderson@lwmwealth.com

Form ADV 2A & 2B Version: 10/1/2020

Item 2: Educational Background and Business Experience

Name: Robert C. Henderson

Born: 1972

Education Background and Professional Designations:

Education: BS Accounting, Bentley University - 1994
Accredited Asset Management Specialist - 2007
Certified Divorce Financial Analyst - 2012

Business Background:

2010 - Present	President, Managing Member Lansdowne Wealth Management, LLC
2006 - 2010	Financial Advisor Edward Jones Investments
2002 - 2005	Controller Waterford Hotel Group, Inc.
1994 - 2002	Director of Finance & Accounting Marriott International, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Divorce Planning – Assisting clients with the financial aspects of divorce. Divorce planning services generally range from \$150 - \$250/hour, or quoted as a flat-fee based on estimated scope of work involved. This work is not related to advisory services.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Robert C. Henderson does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Lansdowne Wealth Management, LLC.

Item 6: Supervision

As the only owner and representative of Lansdowne Wealth Management, LLC, Robert C. Henderson supervises all duties and activities. Robert C. Henderson's contact information is on the cover page of this disclosure document.

Item 7: REQUIREMENTS FOR STATE REGISTERED ADVISERS

This disclosure is required by Connecticut securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Robert C. Henderson has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Robert C. Henderson has NOT been the subject of a bankruptcy petition at any time.

Lansdowne Wealth Management, LLC

34 Water Street, Unit 2A Mystic, Connecticut 06355
(860) 245-5078

A Registered Investment Adviser

PRIVACY POLICY

Investment advisors, like all providers of personal financial services, are now required by law to inform their clients of their policies regarding privacy of client information. Investment advisors have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by law. Therefore, we have always protected your right to privacy.

TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization.

PARTIES TO WHOM WE DISCLOSE INFORMATION

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and, in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared.

PROTECTING THE CONFIDENTIALITY AND SECURITY OF CURRENT AND FORMER CLIENT'S INFORMATION

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 nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards.

Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.