

**Information Regarding Your Privacy
and Annual ADV Part II Offer**

As an independent consultant, I am committed to respecting the individual privacy of my clients. This notice is to inform you of the sources and types of nonpublic personal information I collect in the normal course of business. I do not sell your information to anyone. I appreciate the trust that my clients have in me and make every effort to make sure that trust is never breached and that all information is kept strictly confidential.

Information Collected

Nonpublic personal information is collected about you from the following sources:

- Information received from you on account applications and/or other forms;
- Information about your transactions with me, my affiliates/associates, or others;
- Information received from you during meetings, consultations and data gathering sessions

Information Shared

I do not disclose any nonpublic personal information about my clients to anyone except as permitted and/or compelled by law.

Confidentiality and Security

No one is privy to your personal information except me. Physical, electronic and procedural safeguards are maintained to ensure the privacy of your personal information.

This notice has been provided to comply with Federal law.

Annual Form ADV Part 2 Offer

In addition to annually providing you with my Privacy Statement, it is also required that I annually offer you a copy of my Form ADV Part 2. This document is free of charge. You already have a copy of this, but if you would like another one please call or email me.

Both of these documents can also be obtained from my website. Go to www.jcgower.com and click on the "About Us" link. The documents are in pdf format at the bottom of the page.

Thank you for your business and your trust. If you have any questions or concerns, please call.

John C. Gower, CFP, EA
Registered Investment Advisor