**PRIVACY POLICY**

Under the Gramm-Leach-Bliley Act (G-L-B Act), Scholtz & Company is obligated to safeguard any nonpublic personal information that we receive from our customers.

The categories of nonpublic personal information include information that we receive from you, that we obtain from your transactions with a financial institution or its affiliates, information obtained from nonaffiliated third parties about your transactions with them, and information that we obtain from a consumer reporting agency.

The nonpublic personal information that you provided to your custodian institutions, such as your name, address, social security number, is shared with Scholtz & Company. Any additional nonpublic personal information that you provided Scholtz & Company that is not held available at your custodian institution will not be disclosed to it or any third party.

The financial institutions that Scholtz & Company uses to execute trades do not receive or hold any nonpublic personal information about you. Therefore, Scholtz & Company does not disclose any nonpublic personal information to nonaffiliated third parties about current or former clients, other than in cases were permitted by law (as referred to in sections 313.14 and 313.15 of the G-L-B Act), even though Scholtz & Company reserves the right to do so.

Scholtz & Company will never disclose and is prohibited by law from disclosing nonpublic personal information to nonaffiliated third parties for use of marketing.

If you have any further questions about this policy, do not hesitate to give us a call at (203) 714-9900.

**©2013 Scholtz & Company, LLC. All rights reserved.**