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**To:** Client   
  
**Re:** Annual Letter (ADV Part 3/Form CRS and Privacy Policy offer) –   
  
Dear Client,   
  
We are required to make available to you every year the latest version of our ADV Part 3 Client Relationship Summary (Form CRS) disclosure “brochure" which has been prepared in accordance with the SEC.   
  
The Part 3 (Form CRS) provides a two-page overview of firm services, fees, the nature of the firm’s relationship with its client (or prospect).   
  
Additionally, as a registered investment adviser, we are required to adopt a privacy policy, and provide a copy of our policy to clients to clients.   
  
If you wish to receive a copy of our brochure, privacy notices, and/or code of ethics, please contact us.

**ADV Part 3 – Summary of Material Changes**

List Any   
  
Best,   
  
Advisory Firm

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