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**To:** Client   
  
**Re:** Annual Letter (ADV Part 2A/B, Part 3, and Privacy Policy offer) –   
  
Dear Client,   
  
We are required to make available to you every year the latest version of our ADV Part 2A, Part 2B Brochure Supplement, and Part 3 Client Relationship Summary (Form CRS) disclosure “brochure" which has been prepared in accordance with the SEC.   
  
The Part 2A brochure will also contain a summary of our firm’s material changes (when applicable). The Part 2B will contain a summary of the advisor reps’ education, background, and other business activities, and the Part 3 (Form CRS), 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 2A, 2B, or 3 - Summary of Material Changes**

List Any  
  
Best,   
  
Advisory Firm

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