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**To:** Client   
  
**Re:** Annual Letter (ADV Part 2A, 2B 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 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.   
  
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 or 2B - Summary of Material Changes**

List Any  
  
Best,   
  
Advisory Firm

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