Top of Form



**To:** Client   
  
**Re:** Annual Letter (ADV Part 2A and Privacy Policy offer) –   
  
Dear Client,   
  
We are required to make available to you every year the latest version of our ADV Part 2A 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).   
  
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 - Summary of Material Changes**

**List Any**  
  
Best,   
  
Advisory Firm

Bottom of Form