

R. E. WACKER ASSOCIATES, INC.

Fee-Only Financial and Investment Advisors

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PRIVACY POLICY NOTICE

Our Commitment to You

R. E. Wacker Associates, Inc., collects nonpublic information about prospective and existing clients and is committed to maintaining the confidentiality, integrity and security of the nonpublic information that is entrusted to us. It is our policy to not release non-public personal information about our clients except (1) as permitted by law; (2) at the specific request of the client; (3) as a result of an audit or (4) as required by governmental bodies.

Information Provided by Prospective and Existing Clients

The categories of nonpublic information that we collect may include information about client personal finances, information about client health to the extent that it is needed for the financial planning process, information about transactions between the prospect or client and third parties, and information from consumer reporting agencies such as credit reports.

Safeguarding of Client Records and Information

We may disclose limited non-public personal information about our clients or former clients as permitted by law or with the client's prior consent to certain affiliated and nonaffiliated third parties. Such parties might include (1) financial service providers or custodians when required to maintain or service an account; (2) our auditors; (3) a government agency only if required by law or regulations; (4) Pacific Capital Bank, NA, (our owner) as required for accounting or regulatory purposes; or (5) attorneys, accountants, pension administrators, mortgage lenders or other professionals with whom clients have established a relationship.

R. E. Wacker Associates, Inc. will maintain administrative, technical and physical safeguards reasonably designed to ensure the security and confidentiality of client records and information.

Personally identifiable client information will be maintained while they are a client, and for the required period thereafter that records are required to be maintained by Federal and State securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After that time, information may be destroyed.

Your Right to Opt Out

Since it is our policy to not share non-public personal and financial information with unaffiliated third parties except as described above, there are no allowances made for clients to opt out.

Client Notifications

We are required by law to deliver this *Privacy Notice* to all new clients initially and current clients annually, in writing. We will notify current clients in advance if our privacy policy is expected to change.

Please do not hesitate to contact us with questions about this notice.