

Re: Annual Privacy Disclosure Statement - Complete Privacy

Dear Client:

[Notice: This letter may be sent to comply with the Gramm-Leach Bliley Act's requirement of disclosure to customers regarding the sharing of personal information with third parties. Practitioners are advised that this letter is provided only as a sample and that no warranty or liability is herein made regarding use of this letter to comply fully with the law in any particular situation.]

Under the Gramm-Leach-Bliley Act of 1999, financial institutions must provide their customers with a "clear and conspicuous" notice about their privacy policies and practices; the conditions under which they disclose nonpublic personal information about consumers to nonaffiliated third parties; and how consumers can prevent the disclosure of their information. You already may have received such notices from the banks and brokerage firms with which you do business.

Following the passage of this legislation, the Federal Trade Commission (FTC) issued detailed rules on these privacy notices, including to whom they should apply. In those rules, the FTC defined "financial institutions" to include all those who provide "financial or investment advisory services." In turn, the FTC rules chose to broadly interpret "financial or investment advisory activities" to cover "tax planning and tax preparation."

In compliance with the FTC rules, printed below is our firm's current Privacy Disclosure Statement. Be assured that this firm has always considered our professional relationship with you to be one requiring the utmost trust and confidence. In order to provide you with comprehensive tax and financial planning information, we from time to time share some of your personal data with other service providers who may be able to assist you with your overall tax and financial plans. We consider this information-sharing to form a valuable part of the services that you are able to provide to you. If you do not wish this information-sharing to continue for whatever reason, please contact us and we will make arrangements to comply with your request. Please do not hesitate to call me if you have any questions whatsoever about this notice.

PRIVACY DISCLOSURE

We [firm's name] do not disclose any nonpublic personal information about our clients or former clients, without their permission, to anyone except: (1) as absolutely required by law, (2) as needed by our employees to provide services or products to you, and (3) to financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents, as we, in our judgment, deem may be worthwhile to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you have any concerns about the disclosure of your personal information to third parties, or wish to stop any disclosure that has been noted, above, you may call the following number (303) 617-0813 or write to 19754 E. Euclid Drive, Centennial, CO, 80016

Sincerely yours,

Martin R. Bauer
Jean A. Dale-Bauer