

**PRIVACY NOTICE**

Trust Advisory Group, Ltd. is committed to protecting the confidentiality of the information furnished to us by our clients. We are providing you this information as required by Regulation S-P adopted by the Securities and Exchange Commission and the Gramm-Leach-Bliley Act.

**Information About You That We Collect**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms forwarded to us by your representative;
- Information about your transactions with us, our affiliates, or others; and
- Information we may receive from a consumer-reporting agency.

**Our Use of Information About You**

We may share information about you with other companies in the Trust Advisory Group, Ltd. family (that is, companies that are under common ownership) and with parties that provide other services to us, and with certain financial institutions with whom we have joint marketing arrangements. Otherwise, we do not disclose any nonpublic personal information about you to anyone except as permitted by law. We follow the same policy with respect to nonpublic information received from all clients and former clients.

**How We Protect Your Confidential Information**

Trust Advisory Group, Ltd. has policies that restrict access to nonpublic personal information about you to those employees who have need for that information to provide investment alternatives or services to you, or to maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. Registered Representatives, as independent contractors, upon leaving the Firm may retain all client information both electronically and in hard copy format.

**The USA PATRIOT Act**

The USA PATRIOT Act, signed by President Bush is designed to detect, deter, and punish terrorists in the United States and abroad. The Act imposes anti-money laundering requirements on brokerage firms and financial institutions. By April 24, 2002, all brokerage firms were required to have new, comprehensive anti-money laundering programs.

To help you understand these efforts, we want to provide you with some information about money laundering and our steps to implement the USA PATRIOT Act.

**What is money laundering?**

Money laundering is the process of disguising illegally obtained money so that the funds appear to come from legitimate sources or activities. Money laundering occurs in connection with a wide variety of crimes, including illegal arms sales, drug trafficking, robbery, fraud, racketeering, and terrorism.

**How big is the problem and why is it important?**

The use of the U.S. financial system by criminals to facilitate terrorism or other crimes could well taint our financial markets. According to the U.S. State Department, one recent estimate puts the amount of worldwide money laundering activity at \$1 trillion a year.

### **What are we required to do to eliminate money laundering?**

Under new rules required by the USA PATRIOT Act, our anti-money laundering program must designate a special compliance officer, set up employee training, conduct independent audits, and establish policies and procedures to detect and report suspicious transactions and to ensure compliance with the new laws.

As part of our required programs, we may ask you to provide various identification documents or other information. Until you provide the information or documents we need, we may not be able to open an account or effect any transactions for you.

We thank you for your patience and hope that you will support us in our efforts to deny terrorist groups access to America's financial system.

### **Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents. We may also ask for other nonpublic personal information to verify the information provided.

### **Business Continuation Plan**

In the event of a disaster please visit our website [www.agesbrokerage.com](http://www.agesbrokerage.com) for important information about our Business Continuation Plan.

### **Securities Information Protection Corporation**

Information on Securities Information Protection Corporation (SIPC), including the SIPC brochure, may be obtained by visiting the website at [www.SIPC.org](http://www.SIPC.org) or calling them at (202) 371-8300.

### **FINRA Website and Broker Check**

- FINRA Website Address – [www.finra.org](http://www.finra.org)
- FINRA Broker Check Hotline Number – (800) 289-9999
- You can also go to [www.finra.org](http://www.finra.org), click on BrokerCheck®

### **Member MSRB**

The Municipal Securities Rulemaking Board (MSRB) Website is [www.MSRB.org](http://www.MSRB.org).

The *MSRB Informational Brochure* is available at <http://www.msrb.org/~media/Files/Resources/MSRB-MA-Clients-Brochure.ashx?la=en> or upon request.

If you have a complaint regarding your financial representative, please write to:

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