

Wealth Management Consultants, Inc.

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Memorandum

DATE: December 31, 2006

TO: Clients

FROM: Tom Zanecchia

RE: Privacy Policy

Providers of Personal Financial Services are now required by federal law to inform their clients of their policies regarding privacy of client information. As you may not know, our financial services contract as well as the AICPA professional standards of confidentiality that we adhere to are even more stringent than those required by the law. Therefore, we have always protected your right to privacy.

Types of Nonpublic Personal Information We Collect

We collect nonpublic personal information about you that is provided to us by you or obtained by us with your authorization. This includes detailed information regarding your assets, liabilities, income, expense, company benefits, income taxes, insurance documents, your estate plan and your transactions with us and with others. We also obtain information about you when you visit us online.

Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees, and in limited situations, to unrelated third parties (e.g., your attorney, banker or other lender, securities broker, CPA, trust company, or other advisor) who need to know that information to assist us in providing services to you. In all situations, we stress the confidential nature of information being shared.

Protecting the Confidentiality and Security of Current and Former Clients' Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some case, to comply with professional or regulatory guidelines. In order to guard your nonpublic personal information, we restrict access to nonpublic personal information about you to our employees, on a need to know basis, and to others, such as your securities broker, who need to know the information in order for us to provide you with financial services as we agreed. We also maintain physical, electronic and procedural safeguards that comply with our professional standards.

Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us. You may also access this privacy policy at our website listed above.