



Dear Clients:

We respect the privacy of our clients and are committed to treating client information responsibly. Our ***Client Information Privacy Disclosure Policy*** serves as a standard for all InvesTrust employees for the collection, use, retention and security of individual client information:

InvesTrust collects, retains, and uses client information for specific business purposes. We use client information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service.

InvesTrust does not reveal specific information about client accounts or other personally identifiable data to unaffiliated third parties or companies for their independent use unless: 1) there is a client request or authorization; 2) the information is provided to help complete a transaction initiated by client; or 3) the disclosure otherwise is lawfully required. We do not provide client information to unaffiliated third parties or companies for the purpose of independent telemarketing or direct mail marketing of any products or services of those companies.

In addition, our ***Fee Disclosure Policy*** states that:

At InvesTrust, we value our client relationships. We want you to understand how we use your information and our commitment to ensure personal privacy. If you have any questions, please contact us.

Sincerely,

A handwritten signature in black ink that reads 'Mark T. Williams'.

Mark Williams, President & CEO