In November of 1999, Congress enacted the Gramm-Leach-Bliley Act (GLBA). The GLBA requires certain financial institutions, such as investment adviser firms, to protect the privacy of customer information. In situations where a financial institution does disclose customer information to non-affiliated third parties, other than permitted or required by law, customers must be given the opportunity to opt out or prevent such disclosure. The Retirement Specialists of Central Ohio,( RSCO) does not share or disclose customer information to non-affiliated third parties except as permitted or required by law.

RSCO is committed to safeguarding the confidential information of its clients. RSCO holds all personal information provided by clients in the strictest confidence and it is the objective of RSCO to protect the privacy of all clients. Except as permitted or required by law, RSCO does not share confidential information about clients with non-affiliated parties. In the event that there were to be a change in this policy, RSCO will provide clients with written notice and clients will be provided an opportunity to direct RSCO as to whether such disclosure is permissible.

To conduct regular business, RSCO may collect personal information from sources such as:

* Information reported by the client on applications or other forms the client provides to RSCO
* Information about the client’s transactions implemented by RSCO or others
* Information developed as part of financial plans, analyses or investment advisory services

To administer, manage, service and provide related services for client accounts, it is necessary for RSCO to provide access to customer information within the firm and to non-affiliated companies with whom RSCO has entered into agreements. To provide the utmost service, RSCO may disclose the information below regarding customers and former customers, as necessary, to companies to perform certain services on RSCO’ behalf.

* Information RSCO receives from the client on applications (name, Social Security number, address, assets, etc.)
* Information about the client’s transactions with RSCO or others (account information, payment history, parties to transactions, etc.)
* Information concerning investment advisory account transactions
* Information about a client’s financial products and services transaction with RSCO