

Sandlapper Wealth Management, LLC

A SANDLAPPER company

ACCOUNT INFORMATION FORM

Please read this Agreement in its entirety carefully, as this document will help us understand your needs and expectations with regard to this account, and establish certain provisions that will govern our relationship with you. Once accepted, this Agreement and all accompanying or supplemental documents form the entire Agreement between you and us for this account. Unless otherwise indicated in this Agreement, the words "you," "your," "yourself," and "yours" mean the applicant(s). The words "we," "us," and "ours" mean SANDLAPPER Wealth Management, LLC ("SANDLAPPER"), 800 East North Street, 2nd Floor, Greenville, SC 29601.

The information you provide will help us comply with various securities rules and regulations and the USA PATRIOT Act, a federal law that requires all securities firms to obtain, verify, and record information that identifies each applicant. Please note: if we cannot verify the information you provide, we may be required to restrict or deny your account.

Please remember to notify us if you experience a significant life change, such as the birth of a child, marriage, divorce, death of a spouse, loss of a job, change in financial situation, etc.

1 Account Registration & Type

* Each client must complete a separate account form for each account type or entity that will transact business with us.

Rep/Advisor Name: _____ Rep/Advisor ID Number: _____

- | | | | |
|--|---|--|--|
| <input type="checkbox"/> Individual Account | <input type="checkbox"/> Trust/ Estate | <input type="checkbox"/> Custodial/ UGMA/ UTMA | <input type="checkbox"/> 529 Plan / Coverdell |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Partnership | <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Limited Liability Company |
| <input type="checkbox"/> IRA (Type: _____) | <input type="checkbox"/> 401(K) (Type: _____) | <input type="checkbox"/> Community Property | |
| <input type="checkbox"/> Joint Tenant with Right of Survivorship (JTWROS) | | <input type="checkbox"/> Joint Tenant – Tenants by Entirety (JT TEN) | |
| <input type="checkbox"/> Joint Tenants in Common – at the death of one account holder, remaining assets pass to the survivor as determined by the account holder. (Primary _____%, Joint _____%) | | | |
| <input type="checkbox"/> Other: _____ | | | |

Additional features: (additional documentation is required for these selections)

- The individual or entity holding this account has a **POWER OF ATTORNEY (POA)**
- This account will be a **TRANSFER ON DEATH** account
- This account may be used for **MARGIN** transactions
- This account will be a **DELIVERY VERSUS PAYMENT (DVP)** account

Other Accounts

Do you have other accounts with us? No Yes (please list them):

Account Title:				Entity TIN:			
Primary Applicant				Co-Applicant (if applicable)			
Prefix <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other:				Prefix <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other:			
Suffix <input type="checkbox"/> Sr. <input type="checkbox"/> Jr. <input type="checkbox"/> Other:				Suffix <input type="checkbox"/> Sr. <input type="checkbox"/> Jr. <input type="checkbox"/> Other:			
Name				Name			
Mailing Address				Mailing Address			
City	State	Zip Code	Country	City	State	Zip Code	Country
Legal Address (if different from mailing) (No PO Boxes)				Legal Address (if different from mailing) (No PO Boxes)			
<input type="checkbox"/> Check if you have been at current address for less than one (1) year				<input type="checkbox"/> Check if you have been at current address for less than one (1) year			
Phone Numbers				Phone Numbers			
1. () -	Home	Work	Cell	1. () -	Home	Work	Cell
2. () -	Home	Work	Cell	2. () -	Home	Work	Cell
3. () -	Home	Work	Cell	3. () -	Home	Work	Cell
Email Address				Email Address			
USA PATRIOT Act information (Required by federal law)				USA PATRIOT Act information (Required by federal law)			
Date of Birth	SSN or TIN	Citizenship		Date of Birth	SSN or TIN	Citizenship	
<input type="checkbox"/> Driver's License <input type="checkbox"/> Passport	<input type="checkbox"/> State ID <input type="checkbox"/> Other	Issue State/Country		<input type="checkbox"/> Driver's License <input type="checkbox"/> Passport	<input type="checkbox"/> State ID <input type="checkbox"/> Other	Issue State/Country	
ID Number	Issue Date	Expiration Date		ID Number	Issue Date	Expiration Date	
Marital Status				Marital Status			
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Divorced				<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Divorced			
Ages of Dependents				Ages of Dependents			
Employment Information				Employment Information			
<i>Are you currently:</i> <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other:				<i>Are you currently:</i> <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other:			
Occupation/Job Title				Occupation/Job Title			
Employer		Years with this Employer		Employer		Years with this Employer	
Business Address				Business Address			

Industry and Other Affiliations

Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings and dependents:

1. Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, branch manager, registered representative or other associated person of a broker-dealer firm) or a financial services regulator?

Yes No

Name of entity(ies): _____

Relationship: self spouse parent dependent other:

If this entity requires its approval for you to open this account, please provide a copy of the required authorization letter (with this Application).

2. An officer, director, or 10% (or more) shareholder in a publicly-owned company?

Yes No

Name of company and symbol: _____

Relationship: self spouse parent dependent other:

3. A senior military, governmental or political official in a non-US country?

Yes No

Name of Country: _____

Relationship: self spouse parent dependent other:

3 Account Features

Entity or Household Financial Background

NET WORTH (excluding residence) _____

LIQUID ASSETS _____

TOTAL NET WORTH _____

TAX RATE (highest marginal)

ANNUAL INCOME (from all sources) _____

Less than 10% 11-20%

21-30%

31-35%

+35%

Risk Tolerance

Investing involves risk. Different investment products and strategies involve different degrees of risk. The higher the expected return of a product or strategy, the greater the risk is that you could lose some or all of your investment. Investments should be chosen based on your objectives, timeframe, and tolerance for market fluctuations.

Please select your risk tolerance from the list below:

- Conservative** – I want to preserve my initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.
- Moderate** – I am willing to accept some risk to my initial principal and tolerate some volatility to seek higher returns, and understand I could lose a portion of the money invested.
- Aggressive** – I am willing to accept high risk to my initial principal, including high volatility, to seek high returns over time, and understand I could lose a substantial amount of the money invested.
- Speculative** – I am willing to accept maximum risk to my initial principal to aggressively seek maximum returns, and understand I could lose most, or all, of the money invested.

Investment Objective

Select the category that best describes your investment objective:

- Income** – An investment approach in which an investor generally seeks current income over time
- Growth & Income** – A balanced approach between capital appreciation and current income with the primary consideration being capital appreciation.
- Long Term Growth** – An investment approach in which an investor generally seeks capital appreciation through buying and holding securities over an extended period.
- Short Term Growth** – An investment approach in which an investor generally seeks short term capital gains through buying and selling securities over a short period of time.

Time Horizon

Short (0-5 years) Medium (5-10 years) Long (10+ years)

Investment Knowledge

We are collecting the information below to better understand your investment experience. We recognize your responses may change over time as you work with us.

Please let us know your number of years experience in each relevant category (select ALL that apply):

Mutual Funds _____ years	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Bonds _____ years	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Stocks _____ years	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Annuities _____ years	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Options _____ years	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive	<input type="checkbox"/> None
Alternatives* _____ years	<input type="checkbox"/> Limited	<input type="checkbox"/> Moderate	<input type="checkbox"/> Extensive	<input type="checkbox"/> None

*May include structured products, hedge funds, Direct Participation Programs, Non-Traded REITs, Real Estate, etc.

Other Investments

Please provide us with additional information about your other investments to help us more fully understand your financial situation and what types of investments or strategies may be appropriate for your total investment portfolio. If none, enter "0."

Total value of assets held away: \$ _____

Mutual Funds _____% Stocks/Bonds/Options _____% Margin _____%

Insurance _____% Alternatives* _____%

*May include structured products, hedge funds, Direct Participation Programs, Non-Traded REITs, Real Estate, etc.

Portfolio Overview

The investments in this account will be (check one):

Less than 1/3 of my financial portfolio Roughly 1/3 to 2/3 of my financial portfolio More than 2/3 of my financial portfolio

4 Confirmations and Signatures

Please Read Carefully –IT IS IMPORTANT THAT YOU UNDERSTAND EVERYTHING HEREIN PRIOR TO SIGNING

By signing this Agreement, you affirm that you have received and read this Agreement in its entirety and any supplemental documents governing this relationship. You affirm that the information you have provided is accurate and you agree to notify us of any changes in the information provided.

Acknowledgements

In consideration of and for establishing a new investment account with **SANDLAPPER Wealth Management, LLC**, I hereby acknowledge and affirm my understanding of the following:

- That all investments carry a degree of risk of loss of principal. Neither SANDLAPPER Wealth Management, LLC nor its Representatives/Advisors are authorized to make, warrant or fulfill a guarantee on return of principal.
- Past performance is never a true indicator of future results.
- That I will read investment prospectuses carefully and where applicable discuss with my legal and tax professionals.
- That I have read, understood and affirmed the investment objectives I have set forth in this agreement, and I affirm my selection for risk tolerance and time horizon.
- That I have an expectation that my Representative/ Advisor will deal with me in a highly ethical manner and provide me with investment alternatives, but I must retain the right to decide for myself on any investment choice.
- That I will assist the federal government to fight the funding of terrorism and money laundering activities by complying with federal law requirements and allow SANDLAPPER Wealth Management, LLC to obtain, verify and record any information that identifies me as the person/entity opening an account. This information may be used to perform credit checks and verify my identity through internal sources and third party vendors.
- That I have read and understand the Arbitration of Disputes section of this Agreement.
- That I have read and understand SANDLAPPER Wealth Management, LLC's internal Privacy Policy and the manner in which SANDLAPPER may use my personal information.

Please direct any questions, comments or concerns to: SANDLAPPER Wealth Management, LLC –800 East North Street, 2nd Floor – Greenville, SC 29601 – phone (864) 679-4701– fax (864) 631-1902.

Tax Withholding Certifications

Please check all boxes that apply, and sign and date below.

Note: By signing and dating this form, all applicants authorize the disclosure of their names, security position(s) and contact information, for purposes of receiving official communications concerning municipal securities, if relevant, to (a) an issuer of municipal securities; (b) a trustee for an issue of

municipal securities in its capacity as trustee; (c) a state or federal tax authority; or (d) a custody agent for a stripped coupon municipal securities program in its capacity as custody agent. For more information, please see MSRB Rules G-8(a)(xi) and G-15(g)(iii)(A).

The Internal Revenue Service (IRS) does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Under penalties of perjury, I certify that (check ALL that apply):

- A. I am a U.S. Person (including a US Resident Alien) AND
 - 1. The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), and **I am not subject to backup withholding** either because I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding.
 - 2. The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), **I am subject to backup withholding.**
- B. I am NOT a U.S. person (including a U.S. Resident Alien) and am submitting appropriate FORM W-8 together herewith.

Have you ever been a party to an arbitration or lawsuit (other than a class-action) concerning an investment, or have you ever accepted a settlement over \$1,000.00 from a financial institution?

Yes No

If yes, please explain: _____

Signatures

I/WE UNDERSTAND THAT THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE, REQUIRING ALL DISPUTES UNDER THIS AGREEMENT TO BE SETTLED BY BINDING ARBITRATION. BY SIGNING BELOW, I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED, READ AND UNDERSTOOD A COPY OF THE PRE-DISPUTE ARBITRATION CLAUSE.

_____ Client's Signature	_____ Date	_____ Client's Signature (if Joint account)	_____ Date
_____ Registered Rep/Advisor (Printed)	_____ Rep ID	_____ Registered Rep/Advisor Signature	_____ Date
_____ Principal (Printed)	_____ Rep ID	_____ Principal Signature	_____ Date

For Home Office Use Only

Principal Name (Printed) _____	Date Approved _____
Principal (Signature) _____	Sort Key _____

ARBITRATION OF DISPUTES

This agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

(A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.

(B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

(C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

(D) The arbitrators do not have to explain the reason(s) for their award

(E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

(F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought to court.

(G)(1) The rules of the arbitration forum in which the claim is filed, and any amendments thereto shall be incorporated into this agreement.

(2)(a) In any agreement containing a predispute arbitration agreement, there shall be a highlighted statement immediately preceding any signature line or other place for indicating agreement that states that the agreement contains a predispute arbitration clause. The statement shall also indicate at what page and paragraph the arbitration clause is located.

(b) Within thirty days of signing, a copy of the agreements containing any such clause shall be given to the customer who shall acknowledge receipt thereof on the agreement or on a separate document.

(3)(a) A member shall provide a customer with a copy of any predispute arbitration clause or customer agreement executed between the customer and the member, or inform the customer that the member does not have a copy thereof, within ten business days of receipt of the customer's request. If a customer requests such a copy before the member has provided the customer with a copy pursuant to subparagraph (2)(b) of this Rule, the member must provide a copy to the customer by the earlier date required by this subparagraph (3)(a) or by subparagraph (2)(b).

(b) Upon request by a customer, a member shall provide the customer with the names of, and information on how to contact or obtain the rules of, all arbitration forums in which a claim may be filed under the agreement.

(4) No predispute arbitration agreement shall include any condition that:

- (a) limits or contradicts the rules of any self-regulatory organization;
- (b) limits the ability of a party to file any claim in arbitration;
- (c) limits the ability of a party to file any claim in court permitted to be filed in court under the rules of the forums in which a claim may be filed under the agreement.
- (d) limits the ability of arbitrators to make any award.

(5) If a customer files a complaint in court against a member that contains claims that are subject to arbitration pursuant to a predispute arbitration agreement between the member and the customer, the member may seek to compel arbitration of the claims that are subject to arbitration. If the member seeks to compel arbitration of such claims, the member must agree to arbitrate all of the claims contained in the complaint if the customer so requests.

(6) All agreements shall include a statement that "No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein."

(7) The provision of this Rule shall become effective on May 1, 2005. The provision of subparagraph (3) shall apply to all members as the effective date of this Rule regardless of when the customer agreement in question was executed. Otherwise, agreements signed by a customer before May 1, 2005 are subject to the provision of the Rule in effect at the time the agreement was signed.

(8) This agreement and its enforcement shall be governed and interpreted by the laws of South Carolina. This paragraph does not limit your ability to file any claim in Arbitration nor does it limit or contradict any rules of FINRA, such as those relating to the location of an Arbitration hearing.

(9) If any provision of this Agreement is held to be invalid, void, or unenforceable by reasons of any law, rule, administrative order or judicial decision, that determination will not affect the validity of the remaining provisions of this Agreement. Except as specifically permitted in this Agreement, no provision of this Agreement can be, nor be deemed to be, waived, altered, modified, or amended unless such is agreed to in a writing signed by a duly authorized officer of SANDLAPPER.

SANDLAPPER Wealth Management, LLC PRIVACY POLICY

At **SANDLAPPER Wealth Management, LLC** we value and respect the fiduciary trust you have placed with us. As such, the Privacy Policy below demonstrates how and where your personal and confidential information will be used and maintained.

- I. We do not and will not ever sell customer information.
- II. We do not provide customer information to persons or entities outside of the SANDLAPPER Wealth Management, LLC affiliated companies who are doing business for their own marketing purposes.
- III. We afford prospective customers and former customers the same protections as existing customers in regard to the use of personal information.
- IV. We never share any information with any entity or other program co-owners without your consent outside of what is a matter of public record.

I. Information Gathering

Due to the nature of our investment and service programs we must obtain non-public personal information about you which may include the following:

- Information on client new account forms, applications, questionnaires, or other forms including name, address, social security number, assets and income
- Credit and background authorizations as required by lending agencies
- Credit worthiness, credit history and other information
- Other information as deemed necessary under the Patriot Act and Sarbanes-Oxley

II. Information That We Share

We use or share information in a limited and carefully controlled manner. We use or share your information in order to identify and protect you against fraud, enable us to complete transactions quickly and efficiently, determine the right services to meet your needs and to provide you with proper customer service. Examples of customer information that we may share include:

- Information required by lending and/or regulatory agencies as part of the overall investment process
- Information we receive from you, such as your name, address, social security number, assets, and income, as provided, for example, on account applications

- Information we receive from affiliates, credit reporting agencies and other third parties not affiliated with us, such as your creditworthiness and credit history

Depending on the type of relationship you have with SANDLAPPER Wealth Management, LLC, we may share information with other affiliates, as well as with unaffiliated third parties as set forth below:

- A. Sharing Information with SANDLAPPER Affiliates
 - We share information about you with other SANDLAPPER affiliates, as permitted by law, in order to provide you with proper investor relations and meet mandated regulatory reporting requirements.
- B. Sharing Information with Third Parties Not Affiliated With SANDLAPPER
 - We disclose information with unaffiliated third parties in limited circumstances. Please be assured that whatever the reason for sharing your personal information, we take steps to assure that those parties respect your privacy by limiting the use of the information to the purpose for which it was disclosed.

III. Confidentiality and Security

The security of your account information is important to us. Only those persons who need your information to perform their job have access to it. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to protect your information.

Our employees have limited access to your personal information based upon their responsibilities. All employees are instructed to protect the confidentiality of your personal information as described in these policies, which are strictly enforced.

IV. Former Customers

If you end your relationship with SANDLAPPER Wealth Management, LLC, we will continue to adhere to the policies and practices described in this notice. At SANDLAPPER, maintaining our investors' trust and confidence is our top priority. We have made a conscience effort and commitment to safeguarding your personal information and providing you with facts and options about how this information could be shared.

Please visit our website (www.sandlapperwealth.com) to view our Business Continuity Plan, which describes in detail how possible business disruptions will be addressed by the firm.

ARBITRATION OF DISPUTES
Customer Copy

This agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

- (A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (D) The arbitrators do not have to explain the reason(s) for their award
- (E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- (F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought to court.
- (G)(1) The rules of the arbitration forum in which the claim is filed, and any amendments thereto shall be incorporated into this agreement.
- (2)(a) In any agreement containing a predispute arbitration agreement, there shall be a highlighted statement immediately preceding any signature line or other place for indicating agreement that states that the agreement contains a predispute arbitration clause. The statement shall also indicate at what page and paragraph the arbitration clause is located.
- (b) Within thirty days of signing, a copy of the agreements containing any such clause shall be given to the customer who shall acknowledge receipt thereof on the agreement or on a separate document.
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 - (a) limits or contradicts the rules of any self-regulatory organization;
 - (b) limits the ability of a party to file any claim in arbitration;
 - (c) limits the ability of a party to file any claim in court permitted to be filed in court under the rules of the forums in which a claim may be filed under the agreement.
 - (d) limits the ability of arbitrators to make any award.
- (5) If a customer files a complaint in court against a member that contains claims that are subject to arbitration pursuant to a predispute arbitration agreement between the member and the customer, the member may seek to compel arbitration of the claims that are subject to arbitration. If the member seeks to compel arbitration of such claims, the member must agree to arbitrate all of the claims contained in the complaint if the customer so requests.
- (6) All agreements shall include a statement that "No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein."
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- VI. We do not provide customer information to persons or entities outside of the SANDLAPPER Wealth Management, LLC ("SANDLAPPER") affiliated companies who are doing business for their own marketing purposes.
- VII. We afford prospective customers and former customers the same protections as existing customers in regard to the use of personal information.
- VIII. We never share any information with any entity or other program co-owners without your consent outside of what is a matter of public record.

I. Information Gathering

Due to the nature of our investment and service programs we must obtain non-public personal information about you which may include the following:

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- Credit and background authorizations as required by lending agencies
- Credit worthiness, credit history and other information
- Other information as deemed necessary under the Patriot Act and Sarbanes-Oxley

II. Information That We Share

We use or share information in a limited and carefully controlled manner. We use or share your information in order to identify and protect you against fraud, enable us to complete transactions quickly and efficiently, determine the right services to meet your needs and to provide you with proper customer service. Examples of customer information that we may share include:

- Information required by lending and/or regulatory agencies as part of the overall investment process
- Information we receive from you, such as your name, address, social security number, assets, and income, as provided, for example, on account applications

- Information we receive from affiliates, credit reporting agencies and other third parties not affiliated with us, such as your creditworthiness and credit history

Depending on the type of relationship you have with SANDLAPPER, we may share information with other affiliates, as well as with unaffiliated third parties as set forth below:

- C. Sharing Information with SANDLAPPER Affiliates
 - We share information about you with other SANDLAPPER affiliates, as permitted by law, in order to provide you with proper investor relations and meet mandated regulatory reporting requirements.
- D. Sharing Information with Third Parties Not Affiliated With SANDLAPPER
 - We disclose information with unaffiliated third parties in limited circumstances. Please be assured that whatever the reason for sharing your personal information, we take steps to assure that those parties respect your privacy by limiting the use of the information to the purpose for which it was disclosed.

III. Confidentiality and Security

The security of your account information is important to us. Only those persons who need your information to perform their job have access to it. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to protect your information.

Our employees have limited access to your personal information based upon their responsibilities. All employees are instructed to protect the confidentiality of your personal information as described in these policies, which are strictly enforced.

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At SANDLAPPER, maintaining our investors' trust and confidence is our top priority. We have made a conscience effort and commitment to safeguarding your personal information and providing you with facts and options about how this information could be shared.

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