Clear View Wealth Advisors, LLC
Privacy Policy

Effective: June 1, 2010 / Updated: May 18, 2012

Our Commitment to You

Clear View Wealth Advisors, LLC ("Clear View") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. Clear View (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

We do not sell your non-public personal information to anyone. Nor does Clear View provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this privacy policy.

The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client. This information may include your:

- Name and address
- E-mail address
- Phone number
- Social security or taxpayer identification number
- Assets
- Income
- Account balance
- Investment activity
- Accounts at other institutions

In addition, we may collect non-public information about you from the following sources:

- Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
- Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires;
- Information about your transactions with us or others

Information about You That Clear View Shares

Clear View works to provide products and services that benefit our customers. We may share non-public personal information with non-affiliated third parties (such as brokers and custodians) as necessary for us to provide agreed services and products to you consistent with applicable law. We may also disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information may also be disclosed to you, persons we believe to be your authorized agent or representative, regulators in order to satisfy Clear View's regulatory obligations, and is otherwise required or permitted by law. Lastly, we may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal

information to the performance of the specific service we have requested.
To repeat, we do not sell your non-public personal information to anyone.

Information about Former Clients

Clear View does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.

Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customers' non-public personal information. Additionally, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

We'll keep you informed

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy, and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You may obtain a copy of our current privacy policy by contacting us at 978-388-0020 or writing to us at the address of our principal office.

Additional copies of our Privacy Notice or further information may be obtained by submitting a written request to the following address:

Privacy Administration
Clear View Wealth Advisors, LLC
12 Amidon Avenue
Amesbury, MA 01913
ATTN: Steve Stanganelli

or include your name and send an e-mail to us at steve@ClearViewWealthAdvisors.com.

Online Privacy Policy

Clear View Wealth Advisors, LLC

Clear View Wealth Advisors, LLC values your business and respects your privacy. That's why we want to assure you that we are serious about keeping your personal information private before, during and after your business relationship with us. Clear View Wealth Advisors, LLC does not disclose, sell, trade, lease or rent personal information to other companies except where explicitly authorized by our customer or as required by law. This notice describes our current policy regarding the collection and disclosure of non-public personal information.

ADDITIONAL INFORMATION FOR OUR WEBSITE USERS
Clear View Wealth Advisors, LLC collects information in three categories when you visit our website. Clear View Wealth Advisors, LLC stores information collected by general browsing, when you request additional information or quote for services, and when you request access to your accounts to review your records or initiate service requests in a secure environment behind our firewall.

Personal information you voluntarily provide us may be collected in a number of ways through the website such as when you register for an account, create a profile or send us an email. In addition, from time to time we may collect personal information that you provide in connection with participation in surveys, promotional offers, and other activities on the Site. We also may collect credit card or other payment account information if you pay for services through the Site.

We automatically receive certain types of information whenever you use our Site or affiliated Sites. For example, when you visit our Site, we collect the type of browser you use, your Web site usage information and the Web site from which your visit originated. When you are browsing the website for general information, browsing patterns are stored in our database for review. Clear View Wealth Advisors, LLC reviews customer web browsing patterns to enable us to enhance pages of particular interest to you.

This website provides some links to third-party websites that are not owned by Clear View Wealth Advisors, LLC. Such links from the Site to third party Web sites are provided for your convenience. Clear View Wealth Advisors, LLC has no control over their privacy practices and assumes no responsibility in connection with your use of their websites. Any Personal information you provide on the linked pages is provided directly to that third party and is not subject to this Policy. We recommend that you check the privacy policy of any website before you provide any personally identifiable information.

USES OF PERSONAL INFORMATION
We use your personal information for a variety of purposes such as to process your requests or transactions, to facilitate your use and our administration and operation of the Site, to provide you with information or services you request, to inform you about other information, events, promotions, products or services we think will be of interest to you, to learn more about and improve the Site and for the purpose for which information was provided. The following are some examples of how we use your personal information.

- To provide you with the services you request, customize content, complete transactions or enable the use of any features;
- To send you a welcome, account related or customer service email;
- To contact you about our or a third party's services, products, activities, special events or offers;
- To respond to your emails, submissions, comments, requests or complaints;
- To process payments if applicable;
- To request feedback and to enable us to develop, customize and improve the Site, our services and new offerings; and
- To notify contest winners, if applicable.

Clear View Wealth Advisors, LLC does not sell or rent personal information to third parties or share personal information with third parties except as described in this Policy, as it may be revised from time to time. We may share personal information with third parties when you request us to do so or otherwise give your consent.

USE OF COOKIES, WEB BEACONS AND SIMILAR TECHNOLOGIES

The Site may contain "cookies." A cookie is a piece of data that is stored on your hard drive and records your preferences and other data about your visit to the Site. If we combine cookies with or link them to any personally identifiable information, we will treat this information as personal information; otherwise it is treated as and used in the aggregate. Clear gifs (also known as web bugs or web beacons) may also be used on the Site or in emails relating to the Site. Clear gifs are small, invisible graphic images that allow the collection of certain information and monitor user activity on the Site. We use cookies, clear gifs, frames, server log analysis and other technology to customize your experience with our Site. Most internet browsers will allow you to erase cookies from your hard drive, block acceptance of cookies, or receive a warning before a cookie is stored. If you block cookies, some portions of the Site may not function properly.

We do not control cookies in third party ads, and we encourage you to check the privacy policies of advertisers and/or ad services to learn about their use of cookies and other technology. We may also use a third party advertising company to display ads on the Site. These companies may use information about your visits to this and other Web sites in order to provide advertisements on this Site and other Web sites about goods and services that may be of interest to you.

PROTECTING PERSONAL INFORMATION

To help protect the confidentiality of your personal information, do not share your password with any other person. You are responsible for all uses of the Site by any person using your password. Please advise us immediately if you believe your password has been compromised or misused.

OPTING OUT

If you do not wish to receive promotional email from Clear View Wealth Advisors, LLC about our or third party products and services, you may opt out at the time of registration or by logging in to your account settings online and updating your contact preferences. Please note, even if you opt out of receiving promotional email from Clear View Wealth Advisors, LLC, you may still receive transactional and relationship emails, including messages relating to transactions or services you have specifically requested, responding to any email from you to us, notifying you of updates or changes to our policies and procedures, or which otherwise provide you with information we believe is important to users. Our systems require time to update, so your opt out requests may not update immediately.

MODIFICATIONS TO OUR PRIVACY POLICY

We reserve the right to change our privacy policies in the future, which could include sharing nonpublic personal information with nonaffiliated third parties for purposes other than as stated in this notice. We will provide a copy of a revised privacy notice to our clients before we do that.

We reserve the right to change the provisions of this privacy policy at any time by posting the revised Policy on the Site and indicating on the Policy the date it was last updated. We encourage you to review this Policy whenever you visit our Site to determine if any changes have been made and to make sure that you understand how personal information you provide will be treated.

Additional copies of our Privacy Notice or further information may be obtained by submitting a written request to our principal address or include your name and send an e-mail to us at steve@ClearViewWealthAdvisors.com.:

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