PRIVACY NOTICE

FINANCIAL DESIGNS CORPORATION PRIVACY NOTICE

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

INFORMATION WE COLLECT
Financial Designs Corporation (FDC) must collect certain personally identifiable financial information about its customers to provide financial services and products. The personally identifiable financial information that we gather during the normal course of doing business with you may include:

- information we receive from you on applications or other forms;
- information about your transactions with us, our affiliates, or others;
- information we receive from a consumer reporting agency.

INFORMATION WE DISCLOSE
We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law, or as necessary to provide services to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as our attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

REGULATION S-ID: Regulation S-ID requires our firm to have an Identity Theft Protection Program (ITPP) that controls reasonably foreseeable risks to customers or to the safety and soundness of our firm from identity theft. We have developed an ITPP to adequately identify and detect potential red-flags to prevent and mitigate identity theft.

CONFIDENTIALITY AND SECURITY
We restrict access to nonpublic personal information about you to those Employees who need to know that information to provide financial products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

ACCURACY
FDC strives to maintain accurate personal information in our client files at all times. However, as personal situations, facts, and data change over time; we encourage our clients to provide feedback and updated information to help us meet our goals.

CLOSED OR INACTIVE ACCOUNTS
If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

CHANGES TO THIS PRIVACY POLICY
FDC reserves the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. If we make any substantial changes in the way we use or disseminate confidential information, we will notify you. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights, and do not modify or amend any agreements we have with you.

We may also disclose such information to others upon your instructions below listing applicable persons and you may amend this provision, and/or rescind your request at any time in writing. Your signature below indicates your understanding and acceptance that we may share such information.

If you have questions about this privacy policy, or if you wish to amend or rescind your written instructions below at any time, please call us at (909) 626-1642 or via e-mail at fdc@fdcadvisors.com.

I/We give permission to FDC to disclose nonpublic personal information to the designated persons listed below.

Name	Relationship	Mailing Address	Phone No.	Email Address

X___________________________________ _________________________ ___________________
Client Signature Print Name Date

X___________________________________ _________________________ ___________________
Client Signature *(If Joint Account)* Print Name Date