



Privacy of Consumer Financial Information (Regulation S-P)

The Securities and Exchange Commission has adopted Regulation S-P, privacy rules promulgated under section 504 of the Gramm-Leach-Bliley Act. Under the Gramm-Leach-Bliley Act, a financial institution must annually provide its customers with a notice of its privacy policies and practices, and must not disclose nonpublic personal information about a consumer to nonaffiliated third parties unless the institution provides certain information to the consumer and the consumer has not elected to opt out of the disclosure.

Golden Capital Management receives information about you from various sources, including information from applications or other forms and your transactions with us. We take our responsibility to protect the privacy and confidentiality of client information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide investment services to you.

From time to time, we may disclose nonpublic personal client information to financial service providers, such as securities broker-dealers, investment consultants, custodial banks, auditors and accounting firms, government agencies, law enforcement authorities, and legal firms that perform services for Golden Capital Management. These entities may receive information about you, but they must safeguard this information and they may not use it for any other purposes.

We use your personal information only to help transact the business you have with us. We do not sell information about you or share your information with anyone else for marketing purposes.

It is not necessary for you to take any action to safeguard personal information you share with us. This is because we do not share your information except to service the business you have requested from us. You do not need to “opt-out” or “opt-in” as you may have done with other financial companies.

We thank you for your business and the trust you have placed in Golden Capital Management. We will send you a copy of our privacy notice annually. If you have any questions regarding our privacy policy, please call toll free at 1-800-593-4243. We look forward to helping you reach your financial goals.