

Westminster

FINANCIAL COMPANIES

Westminster Financial Securities, Inc. Privacy Policy

Westminster Financial Securities, Inc. maintains information pertaining to its client's investment accounts with the strictest confidence. Westminster does not share this information with any third party other than the following:

Westminster shares information pertaining to its client accounts with other subsidiaries of Westminster Financial Companies, Inc., its parent organization. These subsidiaries include Westminster Financial Advisory Corporate, a S.E.C. Registered Investment Advisory Company and Westminster Financial Agencies, Inc., a licensed Insurance General Agency. Additionally, Westminster shares information with those parties that require information only in order to assist Westminster in processing client requests and/or servicing client accounts, or if required to do so by regulation or law.

Westminster may submit information provided by you to third party credit and/or verification bureaus in order to comply with the identity verification requirements of the USA PATRIOT Act. By establishing this account you specifically authorize Westminster to verify through means of its choosing and in its unrestricted discretion that the information you have provided is true and accurate. Providing false information is illegal and subject to federal criminal and/or civil penalties.

For more information regarding this policy, or if you object to the sharing of information as described above, please contact Westminster Financial Securities, Inc., by phone at 800-235-PLAN or by mail at: Westminster Financial Securities, Inc., 50 Chestnut Street, Suite A-200, Beavercreek, Ohio 45440.

Please acknowledge below that you have reviewed the policy and have received a copy for your records.

I have been provided a copy of the Westminster Financial Securities, Inc. Privacy Policy and I have read and understand the policy as stated.

(Customer Signature)

(Joint Customer Signature)

Important Mutual Fund Sales Load Breakpoint Information

Mutual funds that are sold with front-end sales loads often offer investors the opportunity to pay reduced sales loads under a variety of circumstances. The specified levels of dollar investment at which the front-end sales charge is reduced are set by the mutual fund company and are generally termed "breakpoints". As set by the mutual fund, the breakpoint levels can be reached through aggregating investments in specified related accounts. In order for a customer purchasing a mutual fund to incur the most beneficial (the lowest) front-end sales charge percentage, complete information relating to the customer and certain related accounts is necessary. The required information relates to the customer's account and related and linked accounts and includes the dollar size of the pending transaction, the dollar size of anticipated transactions, and amounts previously invested in the specific fund and other related funds, valued as specified in the prospectus. Each mutual fund and family of funds can, in accordance with applicable law and disclosure requirements, set the terms concerning breakpoints. The terms for breakpoints thus vary from fund to fund. **It is important that you inform your representative of any information pertaining to related or linked accounts you may maintain, your intentions regarding the dollar size of anticipated transactions and any previous investments in a specific or related fund.**

Important notice regarding Securities Investor Protection Corporation (SIPC)

Information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at sipc.org or by telephone at (202) 371-8300.

Westminster Financial Securities, Inc.

Business Continuity Planning

Westminster Financial Securities, Inc. has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at (937) 898 5010, you may contact us at Emergency Phone Number (561) 588-1114 or (440) 695-3858. These are the phone numbers for our Florida branch office and Cleveland office, which will serve as our emergency backup locations. If you are unable to contact us at any of these numbers, go to our website to obtain instructions on how to contact us and obtain access to the funds and/or securities in your account and to access trading and related services. Our website address is www.westminsterfinancial.com.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm’s books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Our business continuity plan addresses: data back-up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 48 hours. In either situation, we plan to continue in business and notify you through our website, www.westminsterfinancial.com how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer’s prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at (937) 898-5010 or by email addressed to info@westminsterfinancial.com.