



**Heyman Wealth Management, LLC
and
Daniel B. Heyman, CPA, A Professional Corporation**

Joint Privacy Policy

Heyman Wealth Management, LLC and Daniel B. Heyman, CPA APC hold all personal information provided to either or both firms in the strictest confidence. The firms maintain records including all personal information that is collected from you in connection with any of the services provided by either entity in jointly operated software and systems. Both firms are controlled exclusively by Daniel B. Heyman, CFA, CPA/PFS.

The firm never discloses information to third parties, except as permitted by law or as required to provide the services you have requested. While guarding against any real or perceived infringements of your rights of privacy, none of your information is disclosed for marketing purposes, rather solely to deliver the high quality services requested. If a change in this policy is anticipated, both firms would be prohibited under the law from doing so without advising you first. As you know, both firms use financial information provided to them to help you meet your personal financial goals, prepare tax returns and financial plans and tax projections, among other agreed-upon services. Please review your contracts and engagement letters to determine which firm is providing what services to you. The firms' policy with respect to personal information about you is listed below.

The firms limit employee and contractor access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law or as required to deliver the services you have contracted.

The firms maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

The categories of nonpublic information that are collected from a client depend upon the scope of the client relationship. This information may include information about your personal finances, transactions and accounts with other financial institutions, income and expense information, wills and trusts, and any other financial documents needed in the investment management process, for the preparation of tax returns and forecasts as well as other agreed-upon services.

The firm doesn't provide your personal identifiable information to mailing list vendors or solicitors for any reason.

Year-end account information, requested on your behalf (e.g., client accountant, attorney, etc.) will only be released upon receiving your prior written (or email) approval. At no time, shall such information be released without authorized approval.

Personal identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by relevant laws.

If you have any questions or concerns regarding this privacy policy, please contact Heyman Wealth Management, LLC at 310-773-9496.



Heyman Wealth Management, LLC
Disclosure of Compensation for Financial Planning Activities
and Investment Advisory Services
(Pursuant to CCR 260.235.2)

This statement hereby discloses any material conflict of interests that may exist between your interests and those of Heyman Wealth Management, LLC ("HWM"), its employees, shareholders, directors, and other affiliated persons. All clients are required by CCR 260.235.2(a)(1) to receive written notice detailing conflicts of interest at the time of entering into a contract for, or otherwise arranging for the provision of, the delivery of a financial plan. In addition, HWM provides the disclosure statement to any other Client contracting for the services of HWM or its affiliated persons.

For Financial Planning Clients:

"Financial Planning" is defined by CCR 260.235.2(b) to include "in all or part, but is not limited to, the preparation of a financial plan by an investment adviser or an associated person of an investment adviser for an investment advisory client which may include estate or tax planning recommendations, an annual or periodic review of a financial plan, the management and/or monitoring of a client's investments under a financial plan, the provision of information and/or advice to a client regarding the purchase and/or sale of securities, real estate, insurance contracts, annuities contracts, or any types of real or personal property under a financial plan."

As you enter into any agreement with HWM, please be advised of the following information;

HWM and its affiliated and associated persons DO NOT receive commissions from the sale of insurance or real estate and will NOT receive fees or other compensation from the sale of securities or other products or services recommended in the financial plan from third-parties.

HWM's only source of compensation from Client is for services contracted directly with the Client, namely; wealth management and investment advisory services, financial planning services or affiliated tax preparation and business consulting services.

All Clients of HWM are under no obligation to act on HWM's (as the investment adviser and inclusive of its associated persons') recommendations. Moreover, Clients who choose to follow and act on any of the recommendations provided by HWM are under no obligation to effect those transactions through HWM (as a wealth manager and/or through its associated persons).

No guarantees or warranties are provided with respect to the success of financial advice, recommendations, financial plans, investment advisory services and other affiliated services.



Heyman Wealth Management, LLC
and
Daniel B. Heyman, CPA A Professional Corporation
Disclosure of Conflicts of Interest

This statement hereby discloses that conflicts of interest may exist between your interests and those of Heyman Wealth Management, LLC ("HWM"), Daniel B. Heyman, CPA, A Professional Corporation ("DBH, CPA APC,") their employees, members, shareholders, directors, and other affiliated persons.

For Tax Preparation Clients:

An accountant who provides investment advisory services as a registered investment adviser is a fiduciary to his or her advisory clients. As an investment advisor, HWM has a fiduciary duty to act in the best interest of its clients. All Clients are entitled to objective advice appropriate for their situation and any conflicts of interest must be avoided.

DBH, CPA APC may recommend the wealth management and financial planning services of HWM when Clients ask for such recommendations or the need becomes apparent in the process of preparing a tax return or forecast for a Client. As HWM and DBH, CPA APC have common ownership, the mere recommendation and acceptance of HWM as a service provider, by a DBH, CPA APC Client may constitute a conflict of interest if the Client feel obligated, coerced or otherwise improperly informed about the underlying ownership of HWM and DBH, CPA APC.

When making a recommendation to its Clients, DBH, CPA APC will concurrently suggest that you seek the advice of an alternative qualified investment advisor appropriate to recommendations being recommended for any DBH, CPA APC Client. Unless otherwise specifically agreed to in a separate engagement letter with DBH, CPA APC, HWM clients do not have a relationship with DBH, CPA APC for the rendering of any professional services. All Clients unsure of their status are kindly requested to discuss any uncertainty with representatives of either or both HWM and DBH, CPA APC, as well as independent legal counsel.

Both HWM and DBH, CPA APC only provide advice to Clients that are in the Client's best interest. HWM and DBH, CPA APC are entirely compensated solely by their clients and receive no commissions or third-party compensation for directing securities transactions, the selection of investment securities, referring insurance services, or for any other recommendations. HWM does not engage in any principal trading and maintains no inventory of securities for sale to its Clients. In addition, HWM and DBH, CPA APC do not recommend or execute public securities transactions directly between two or more Clients. DBH, CPA APC does not introduce HWM Clients to investments managed, controlled or otherwise operated by other, independent DBH, CPA APC Clients. HWM and DBH, CPA APC will never recommend that a Client of either HWM or DBH, CPA APC invest in a business in which DBH, CPA APC or HWM, whether directly or indirectly, has a financial interest.



Heyman Wealth Management, LLC
and
Daniel B. Heyman, CPA A Professional Corporation
Disclosure of Conflicts of Interest (continued)

HWM Clients to investments managed, controlled or otherwise operated by other, independent DBH, CPA APC Clients. HWM and DBH, CPA APC will never recommend that a Client of either HWM or DBH, CPA APC invest in a business in which DBH, CPA APC or HWM, whether directly or indirectly, has a financial interest.

HWM and DBH, CPA APC will never borrow funds from clients or lend money to their clients in bona fide lending arrangements, however customary accounts receivables due by Clients for professional fees are understood to be an appropriate extension of credit and without conflict.

If any conflict of interest arises not disclosed or contemplated above, HWM and DBH, CPA APC will require a waiver of such conflict of interest by Clients, or may ultimately cease to provide professional services of any nature until any such conflict of interest is no longer present. As you enter into any agreement with HWM and DBH, CPA APC, please be advised of the following information; Daniel B. Heyman, CPA, A Professional Corporation only source of compensation is direct remuneration by Clients for services where Clients have contracted for professional services under an engagement letter clearly detailing the services to be rendered, including, but not limited to; tax preparation, tax forecasting, payroll services, and business consulting services.

All Clients of Daniel B. Heyman, CPA, A Professional Corporation are under no obligation to utilize HWM for any wealth management and financial planning services recommended in the process of preparing a client's tax return. Moreover, Clients who choose to follow and act on any of the recommendations provided by Daniel B. Heyman, CPA, A Professional Corporation are under no obligation to effect those transactions through HWM (as a wealth manager and/or through its associated persons).

No guarantees or warranties are provided with respect to the success of financial advice, recommendations, financial plans, investment advisory services and other affiliated services.