

PRIVACY POLICIES AND PRACTICES DISCLOSURE

Anne-Marie K. Maxe is the President of Seaside Financial and Insurance Services; she is also a Registered Representative with Financial Telesis Inc. We are providing this disclosure to all investment and advisory clients. We are taking steps to insure its annual distribution in response to the requirements of Title V of the 1999 Gram-Leach-Bliley Act and Regulation S-P adopted by the Securities and Exchange on June 22, 2000.

We have always treated personal information as confidential and want you to be aware of our policies. We are committed to maintaining the confidentiality, integrity and security of personal information entrusted to us by current and potential financial service clients.

We collect non-public personal information from the following source: Information you provide on applications or other forms and information about your transactions with us and our affiliates or others. We collect this information in order to provide services to you.

We restrict access to non-public personal information to those who need to know that information to provide service or products to you. (For example: your accountant or attorney, or to execute securities transactions on your behalf.)

We do not disclose any non-public personal information about our clients or former clients to anyone except as specifically requested by the client. We do not sell personal or financial client information for any purpose.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of the disclosures to nonaffiliated third parties, you must call the following number or write to the address noted below within 30 calendar days.

We rely on the privacy policy statements of the firms where you hold accounts or policies on which Seaside Financial & Insurance Services offers advisory services. Please review those privacy policy statements for their specific provisions.

We reserve the right to disclose information when we believe in good faith that such disclosure is required or permitted by law, such as responding to a subpoena, preventing fraud, or complying with an inquiry by a government agency or regulator.

In accordance with regulatory requirements Seaside Financial & Insurance Services maintains a Business Continuity Plan that describes what steps will be taken to ensure the continuity of our business operations in the event of an unanticipated disaster. The plan has been designed with procedures to ensure that client documentation will be accessible and that contact between Seaside Financial & Insurance Services and its clients will be sustained. If you would like to receive a copy of the Seaside Financial & Insurance Services Business Continuity Plan, please contact our office.

If you have any questions or concerns regarding this Privacy Disclosure statement, please contact us at 800/649-1665.