



Tudor Financial Inc. Westminster Financial Securities Inc. Privacy Policy

Tudor Financial, Inc. and Westminster Financial Securities, Inc. (member of FINRA/SIPC) maintain information pertaining to its clients' investment accounts with the strictest confidence. Tudor and Westminster do 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 Corporation, an SEC 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. Tudor shares information only with those entities required to facilitate the asset management process, such as National Financial Services, a clearing and custodial firm, and Westminster Financial Companies, Inc.

Tudor and 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 Tudor and 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 please contact Westminster Financial Securities, Inc. by phone at 800-235-PLAN or by mail at: Westminster Financial Securities, Inc., 40 North Main St., Suite 2400 Dayton, OH 45423, or Tudor Financial, Inc. 8111 Timberlodge Trail, Dayton, OH 45458. Please acknowledge below that you have reviewed the policy and have received a copy for your records.

SIGNATURES



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

Account Owner's Signature _____ Date _____

_____ Date _____

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 the 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.**