

**WISCONSIN WEALTH ADVISORS, LLC**

FORM ADV – PART 2A INFORMATION

March 7, 2013

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**This brochure provides information about the qualifications and business practices of Wisconsin Wealth Advisors, LLC (“WISCONSIN WEALTH”). If you have any questions about the contents of this brochure, please contact us at 608-837-9099. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.**

**Additional information about Wisconsin Wealth, including a copy of its Form ADV Part I, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Wisconsin Wealth's CRD Number is 145946.**

**Item 2- Summary of Material Changes**

There have been no material changes since the May 14, 2012 Form ADV.

**Item 3****Table of Contents**

Item		Page
1	Cover Page .....	1
2	Summary of Material Changes .....	2
3	Table of Contents .....	3
4	Advisory Business .....	4
	4A Investment Management .....	4
	4B Consulting Services .....	6
	4C Wealth Management.....	6
5	Fees and Compensation .....	7
	5A Fees for Investment Management Services .....	7
	5B Fees for Consulting Services .....	8
	5C Fees for Wealth Management Services.....	8
	5D Other Compensation.....	9
6	Performance Based Fees and Side-by-Side Management .....	10
7	Types of Clients/Minimum Account Size .....	10
8	Methods of Analysis, Investment Strategies and Risk of Loss .....	10
	8A Methods of Analysis .....	10
	8B Investment Strategies .....	10
	8C Risk of Loss .....	11
9	Disciplinary Information .....	11
10	Other Financial Industry Activities and Affiliations .....	11
11	Code of Ethics, Client Transactions and Personal Trading .....	11
	11A Code of Ethics.....	11
	11B Client Transactions and Personal Trading.....	11
12	Brokerage Practices .....	12
	12A The Role of the Broker or Custodian .....	12
	12B Harbour Investments, Inc.....	12
13	Review of Accounts and Reports.....	12
	13A Review of Accounts .....	12
	13B Reports .....	13
14	Client Referrals and Other Compensation.....	13
	14A Client Referrals .....	13
	14B Other Compensation.....	13
15	Custody.....	13
16	Investment Discretion .....	13
	16A Discretionary Authority .....	13
	16B Evaluating Broker Dealer Services .....	14
17	Voting Proxies.....	14
18	Financial Information .....	14
	Privacy Policy.....	14

**Item 4 - Advisory Business** - Wisconsin Wealth Advisors, LLC ("Wisconsin Wealth") specializes in providing clients with discretionary and nondiscretionary **Investment Management Services, Consulting Services and Wealth Management Services.**

Wisconsin Wealth does not engage in any other businesses. Insurance products and services are provided through its affiliate businesses. Its principal business office is located at 1777 West Main Street, Suite 203 in Sun Prairie, Wisconsin. Wisconsin Wealth has been in business January of 2008 and is owned by Terry Balding.

**Item 4A Investment Management -**

**a. The Process –**

- Wisconsin Wealth provides investment management services to clients wishing to have their investments managed continuously on a discretionary or non-discretionary basis. Wisconsin Wealth provides management services to a wide variety of clients including individuals, pension and profit sharing plans, trusts, estates, corporations and other entities. Besides managing various types of securities for clients, such as common and preferred stocks, options, bonds, municipal securities and government bonds, mutual funds, exchange traded funds, closed end funds, a portion of the securities in a client's account may be held in cash or cash equivalents, including money market mutual funds.
- A Wisconsin Wealth Representative assists the client in determining their investment objectives and risk tolerance, and manages each client's investments in a manner consistent with their objectives. Clients are free to contact their Representative at any time. Clients should contact their Representative immediately with any changes to their investment objectives and risk tolerance.
- Wisconsin Wealth also assists the client in establishing a securities account at a brokerage firm or custodian designated by the client, then invests and reinvests the client's funds and securities held in the account. Wisconsin Wealth Representatives usually recommend clients establish account(s) with Trust Company of America, Inc. ("Trust Company"), and most clients typically do so. Trust Company's services include acting as custodian for each client's managed securities and other assets and as processor of the securities transactions placed by Wisconsin Wealth Representatives.

(Item 4 Advisory Business, Investment Management, The Process Continued.)

- Wisconsin Wealth portfolio managers are inclined to use fundamental analysis (evaluating securities based upon its historical and projected financial performance); technical analysis (evaluating securities in relationship to previous patterns using charts and graphs comparing volume, price and market conditions), and cyclical analysis (determining the desirability of an issue based upon the status of an issue within the price cycle the security or similar securities have followed historically) when evaluating client securities and making purchases and sales based upon the results of their analysis. Advice given to any client, or the timing and nature of any action taken to any clients account may differ from client to client. Wisconsin Wealth will make a reasonable effort to follow all investment management restrictions and instructions expressed to the Wisconsin Wealth by a client.

**b. Transaction Execution Services -**

- Clients may choose to use Trust Company, or another custodian for transaction execution services. Clients choosing another custodian are charged commissions on a trade-by-trade basis. Clients choosing the services of Trust Company for trading and custodial services are charged based on a single fee schedule negotiated by Wisconsin Wealth. Wisconsin Wealth advisors have negotiated a single fee with Trust Company to cover all trading and custodial services.
- Account statements are provided to each client by the client's custodian. Wisconsin Wealth does not provide separate quarterly statements from our custodians, however our clients have access to statements via the custodian or through an unaffiliated, third party reporting service.
- When Wisconsin Wealth places securities transaction orders, the custodian or brokerage firm who is processing the order, furnishes the client with a confirmation of each transaction occurring in the client's account. Trust Company provides trade confirmations as part of their quarterly statements to clients and online 24/7.
- When exercising discretion, Wisconsin Wealth may combine orders for more than one client's account to form a "block" order for the purpose of seeking a better price and or execution. When a block order is executed, the broker/dealer executing the order typically allocates an average execution price to all shares in the block order, which Wisconsin Wealth then typically allocates to the customer's account on a pro rata basis. Should a block order only be partially filled, available shares are distributed on a pro-rata basis..
- In the event an order error occurs, Wisconsin Wealth will absorb the loss or take other steps necessary to ensure the error does not result in any loss to the client's account. In the event of a trade error resulting in a gain the client shall retain the gain.

- c. **Assets Managed** - As of December 31, 2012, Wisconsin Wealth Advisors had approximately \$137,605,775 of client assets under management. Approximately 98% or \$134,853,659.50 is discretionary assets and 2% or \$2,752,115.50 is non-discretionary assets.

#### **Item 4B Consulting Services -**

- a. We offer Comprehensive Financial Planning, Estate Planning, Retirement Planning and Educational Planning. Wisconsin Wealth provides planning consultation services on an hourly or flat fee basis. Services are performed based on the client's request and clients are free to contact their Representative at any time.
- b. The decision to accept any recommendation or advice provided by Wisconsin Wealth and all decisions regarding implementation thereof are left to the client. Clients are free to implement recommended transactions through broker-dealers and other service providers other than those recommended by Wisconsin Wealth. Clients are advised to evaluate independently the transaction execution services recommended by Wisconsin Wealth Representatives, including the reasonableness of any transaction price and commission.
- c. Wisconsin Wealth Advisors may recommend that a client obtain the services of outside consultants. When it does so, Wisconsin Wealth Representatives may attend meetings and offer consulting services complimentary to those of the outside consultant.
- d. Clients are responsible for ensuring that Wisconsin Wealth has current and accurate information about the client.

#### **Item 4C Wealth Management Services -**

- a. **Types of Services** - Wealth Management Services usually include, but is not limited to, an analysis of a client's existing assets, investment objectives and risk tolerance, insurance, investments, cash flows, retirement funding, estate plans, net worth statements and investment management services. On-going monitoring, planning and recommendations are usually part of this service.
- b. **Client's Responsibility** - All advice is provided based upon information provided by each client. It is the client's responsibility to be sure each Wisconsin Wealth has current and accurate information.

## **Item 5 – Fees and Compensation**

### **Item 5A Fees for Investment Management Services -**

- a. Basis of Fees** - Fees charged by Wisconsin Wealth for its Investment Management Services are based upon the type of securities in the account and value of the account.
- **Annual Asset Fees** - Annual asset based fees vary from client to client and are calculated at rates which range between .25% and 2.0% per annum based upon the value and type of the assets under management. Fees are negotiated between Representatives of Wisconsin Wealth and each client and vary based upon the nature of investments in the account, the value of securities in the account, special services requested by the client and other factors. The specific annual asset-based fee is set out in the agreement entered into between Wisconsin Wealth and a client before services begin. Fees may vary from Representative to Representative. Assets of related accounts may be combined for fee calculation purposes.
  - **Annual Flat Fees** - The annual flat fees are quoted in advance and can range from \$1,500 to \$30,000, payable in advance monthly or quarterly. The flat fees are based upon the nature of investment in the account, the value of securities in the account, special services requested by the client and other factors. Each Representative of Wisconsin Wealth may negotiate the fee based on the nature of the work. The specific annual flat fee is set out in the agreement entered into between Wisconsin Wealth and a client before services begin. Fees may vary from Representative to Representative.
- b. Billing period** - Fees are billed in advance either on a monthly or three month service period basis as designated by the client in the agreement. The fees are calculated on a monthly basis at a rate of one-twelfth of the annual asset-based or flat fee, or quarterly at a rate of one-quarter of the annual asset-based or flat fee. Asset-based fee calculations are based upon the market value of the account as of the last business day of the prior billing period. Wisconsin Wealth can deduct the fees for any or all accounts from any or all accounts as the client directs. The fee for any period which is less than a full billing period is prorated and any unearned portion returned to the client. No adjustment or refund will be made with respect to partial account asset withdrawals by a client.
- c. Other expenses** - Fees do not include other fees and expenses, such as internal management fees of mutual funds, custodial fees and transaction commissions.
- d. Amending Fees and Termination of Agreement** -
- The fee may be amended by Wisconsin Wealth by advance written notice to the client.

- The agreement between a client and Wisconsin Wealth can be terminated by five days advance written notice by either party to the other.

#### **Item 5B Fees for Consulting Services -**

- Hourly Fee** - Wisconsin Wealth's hourly fee for Consulting Services varies from \$100 to \$200 per hour and depends upon the nature and scope of the advice requested by the client, amount and nature of research required to complete the project and the scope and number of reports requested by a client. Each Representative of Wisconsin Wealth may negotiate the fee based on the nature of the work. Prior to engagement, each client signs an agreement which provides an estimate of the total fee for services. Fees may vary from Representative to Representative. One half the estimated fee is due upon signing of the advisory agreement with the balance due after project completion, which is typically within six months. Wisconsin Wealth does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.
- Flat Fee** - fees are also quoted in advance and range from \$500-\$5,000 depending upon the scope and complexity of the project requested. Each Representative of Wisconsin Wealth may negotiate the fee based on the nature of the work. Prior to engagement, each client signs an agreement which provides an estimate of the total fee for services. Fees may vary from Representative to Representative. One-half of the fee is due in advance. Wisconsin Wealth does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.
- Terminating An Agreement** - The agreement between a client and Wisconsin Wealth can be terminated by five days advance written notice by either party to the other. Any fee due, but not yet paid by a client, is due promptly after termination of the agreement. Any unearned portion of a prepaid fee is returned to the client.

#### **Item 5C Fees for Wealth Management Services -**

- Flat Fee** - Wisconsin Wealth charges a negotiated annual flat fee. Since the fees are negotiable they will vary from client to client. Flat fees are quoted in advance and range from \$5,000 to \$100,000. The fee is based on a combination of factors to include, but not limited to the client's net worth, the nature and scope of the services to be provided, the complexity of the client's financial situation and other factors.
- Billing** - Fees are billed according to the signed contract. Wisconsin Wealth does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.
- Terminating An Agreement** - The agreement between a client and Wisconsin Wealth can be terminated by five days written notice by either party to the other.



## Item 5D Other Compensation –

- a. Wisconsin Wealth Representatives may be licensed to offer securities and insurance products. The Representatives will receive customary commissions for the sale of such products should a client decide to make purchases through a Representative. Clients are free to purchase such products other than through the Representative. This compensation creates a conflict of interest. All prospective and existing clients are hereby advised that this conflict exists. A Representative may recommend either no-load or load mutual funds for a client's account. In all cases, the investments must be in the best interests of a client. Advisory fees are not reduced by the amount of sales compensation a Representative receives, but Representatives may consider commissions as a factor when determining asset-based fees.
- b. Clients should be aware that there is no direct link between Trust Company of America, Inc., other custodians ("Custodians"), and Wisconsin Wealth in connection with the advice Wisconsin Wealth gives to clients. Wisconsin Wealth receives economic benefits through the custody and operating relationships it has with the Custodians that are not typically available to retail investors. These benefits include the following products and services, provided to Wisconsin Wealth without cost or at a discount:
  - duplicate client statements and confirmations,
  - research related products and tools,
  - consulting services,
  - access to a trading desk serving Representatives,
  - access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares directly to or from client accounts),
  - the ability to have advisory fees deducted directly from client accounts,
  - access to an electronic communications network for client order entry and account information,
  - access to mutual funds with no transaction fees,
  - discounts or no fees on compliance, marketing, research, technology, and practice management products and services provided by third-party vendors.

The Custodians may also pay for business consulting, professional services, and research received by Wisconsin Wealth Representatives and may also pay or reimburse expenses (travel, lodging, meals, and entertainment expenses) for Wisconsin Wealth personnel to attend conferences or meetings relating to their service platforms or to their advisor custody and brokerage services generally.

Some of these products and services made available by the Custodians, may benefit Wisconsin Wealth, but may not benefit its clients. Such other services made available by the Custodians are intended to help Wisconsin Wealth manage and further develop its business enterprise, and such services may or may not depend on the amount of brokerage transactions directed to them.

*(Item 5 Fees and Compensation, Other Compensation Continued)*

Clients should be aware that the receipt of economic benefits by Wisconsin Wealth described above, in and of itself, creates a potential conflict of interest and may directly or indirectly influence Wisconsin Wealth's recommendation of those service providers for custody and brokerage service. Thus, the receipt of these services creates an incentive and conflict of interest for Wisconsin Wealth when it recommends any Custodian's services.

Other than the services described above, Wisconsin Wealth and its Representatives do not direct transactions and the commissions they generate (soft dollars) to brokerage firms or other parties to receive research or other benefits.

Because clients having accounts managed by Wisconsin Wealth typically open accounts with, and use the transaction services of the Custodians, Wisconsin Wealth may not be able to achieve the most favorable execution of client transactions which may be available from other firms providing custodial services. Thus, use of only the Custodians may cost clients more money.

Wisconsin Wealth does not process transactions through the Custodians in return for the Custodians referring new clients to Wisconsin Wealth. **(Also see Item 12 Brokerage Practices.)**

***Item 6 Performance Based Fees and Side-by-Side Management***

Wisconsin Wealth does not charge any performance-based fees. All fees are disclosed above.

***Item 7 Types of Clients/Minimum Account Size*** – Wisconsin Wealth provides advice to a variety of clients, including individuals, corporate entities, pension and profit-sharing plans, estates, trusts, and other types of accounts. Wisconsin Wealth currently does not have a minimum account size or minimum fee. **(Also see Item 5 Fees and Compensation.)**

***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

**Item 8A Methods of Analysis** - Wisconsin Wealth's security analysis methods include, but are not limited to, fundamental analysis, technical analysis, and cyclical analysis. ***(Please refer to Item 4A – Investment Management Services for a definition of each of these types of analysis.)***

**Item 8B Investment Strategies** - Wisconsin Wealth's main sources of information include both publicly and privately available sources of information. Examples include, but are not limited to the internet, research materials prepared by others, corporate rating services, annual reports, and prospectuses.

## **Item 8C Risk of Loss -**

- a. All securities analysis methods and strategies, even those used by Wisconsin Wealth may involve a high degree of risk, and losses can occur. Investing in any securities involves the risk of loss.
- b. Wisconsin Wealth does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including conservative recommendations and strategies recommended or applied by Wisconsin Wealth.

**Item 9 - Disciplinary Information** - Wisconsin Wealth does not have any disciplinary information to report regarding itself or any of its Representatives or other related persons.

**Item 10 - Other Financial Industry Activities and Affiliations** - Wisconsin Wealth Advisors facilitates our clients in obtaining insurance and commissionable securities via Harbour Investments, Inc. and through our affiliates. The receipt of this compensation may create a conflict of interest when commission investments or insurance are purchased. (See also Item 12B Harbour Investments.)

**Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

## **Item 11A Code of Ethics -**

- a. Wisconsin Wealth has also established a Code of Ethics applicable to all persons who have access to confidential client records or to recommendations being made for client accounts. This Code of Ethics is designed to prevent conflicts of interest between the financial interests of clients and the interests of Wisconsin Wealth's staff. The Code of Ethics requires all access persons to report their transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually.
- b. The Code also establishes certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary.
- c. A complete copy of Wisconsin Wealth's Code is available upon request.

**Item 11B Client Transactions and Personal Trading** - Wisconsin Wealth, its employees, and representatives may buy and sell the same securities that they recommend to clients. To the extent such transactions could adversely impact transactions contemplated for the client accounts, client transactions are given priority.

## **Item 12 - Brokerage Practices**

### **Item 12A Role of the Broker or Custodian -**

- a. The broker or custodian of record for managed accounts (Trust Company or other custodians) carries client accounts on its records, processes transactions ordered by Wisconsin Wealth, provides computer access to Wisconsin Wealth for customer positions and provides quotes and data needed by Wisconsin Wealth for provision of its services. These services are provided to Wisconsin Wealth at minimal or no cost.
- b. Wisconsin Wealth believes the use of firms such as Trust Company is a convenient means of obtaining efficient transaction executions and account reference and reporting services for securities positions. However, receipt of such services may create an inducement and conflict of interest for Wisconsin Wealth since referring clients to any other brokerage firm will result in higher overhead costs to Wisconsin Wealth.
- c. A client is not obligated to use the services of Trust Company, and may choose any other broker-dealer or custodian for custody and other services. Wisconsin Wealth does not process trades through Trust Company or other custodian in return for either firm referring new clients to Wisconsin Wealth.
- d. Although they generally do not exercise discretion to select brokerage firms, Wisconsin Wealth Representatives typically recommend the custodial and transaction services of Trust Company of America, Inc. ("Custodian"). Wisconsin Wealth has chosen the Custodian based on their overall level of services and support provided to clients and will not evaluate the commissions and services of other broker-dealers. **(Also see Item 5Db and Item 16 Investment Discretion.)**

**Item 12B Harbour Investments, Inc. –** Clients should be aware that Wisconsin Wealth may be separately licensed to offer and sell securities and insurance products through Harbour Investments, Inc. (Member FINRA/SIPC) ("Harbour") and various insurance carriers. Representatives of Wisconsin Wealth may have a conflict of interest when recommending investments or insurance involving sales commissions since they will receive sales commissions from securities and insurance products sold as a result of the advice given by them as Investment Adviser Representatives of Wisconsin Wealth.

## **Item 13 - Review of Accounts and Reports**

**Item 13A Review of Accounts -** Managed and Wealth Management accounts are regularly reviewed in the scope and at the time determined by the advisor.

Consulting accounts are reviewed as deemed necessary by the advisor as a result of the nature of securities in accounts, services requested, events affecting assets in an account or other reasons.

Wisconsin Wealth's Representative assigned to a client's account conducts all reviews.

## **Item 13B Reports -**

- a. Reports listing the value of all assets in a client's account managed by Wisconsin Wealth are provided to clients quarterly by the client's account custodian and are also available online 24/7 through the Custodians and unaffiliated, third party reporting service.
- b. Clients receiving consulting services receive reports as agreed to in advance by the Client and the Representative.
- c. To the extent a client receives any account or other investment ownership statements from Wisconsin Wealth, Wisconsin Wealth recommends the client carefully compare the information on the report to the information on the custodian's statements.

## **Item 14 - Client Referrals and Other Compensation –**

**Item 14A Client Referrals** – Wisconsin Wealth does not receive compensation for client referrals.

**Item 14B Other Compensation** - Clients should be aware that Representatives may be separately licensed to offer and sell securities and insurance products through Harbour Investments, Inc. (Member FINRA/SIPC) ("Harbour") and various insurance carriers. Representatives of Wisconsin Wealth may have a conflict of interest when recommending investments or insurance involving sales commissions since they will receive sales commissions from securities and insurance products sold as a result of the advice given by them as investment advisors of Wisconsin Wealth. Although Wisconsin Wealth believes the transaction execution services of Trust Company, and Harbour are competitive; clients may be able to obtain similar services or products at higher or lower costs if acquired elsewhere. **(See Item 5D, Additional Compensation, Item 12A, The Role of the Broker or Custodian and also Item 12B, Harbour Investments, Inc.)**

**Item 15 – Custody** – Wisconsin Wealth does not take custody of client funds or securities.

## **Item 16 - Investment Discretion**

**Item 16A Discretionary Authority** - Wisconsin Wealth is usually given full discretionary authority by each client to determine the securities, and amount of securities to buy or sell without obtaining specific client consent (subject to any special restrictions a client may impose). This means that Wisconsin Wealth, after receiving discretionary authority from a client in writing, may select, purchase, sell or exchange securities in the amounts and at the times it wishes to. Wisconsin Wealth also provides such services on a non-discretionary basis.

## **Item 16B Evaluating Broker Dealer Services -**

- a. Wisconsin Wealth typically will not exercise discretion to evaluate the services of other broker-dealers or custodians. Wisconsin Wealth will disclose all necessary information on the broker-dealers and custodians it recommends, and typically uses. We recommend Trust Company of America. We recommend Harbour Investments if a client requests a commissionable security. However, Wisconsin Wealth clients must evaluate these brokers and custodians before opening an account. Clients are under no obligation to effect trades through any recommended broker.
- b. However, clients should be aware that in directing the use of a particular broker-dealer other than Trust Company of American and Harbour Investments, Wisconsin Wealth will not have the authority to negotiate other commissions or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients.

## **Item 17 - Voting Proxies on Client Securities**

Wisconsin Wealth is not granted authority by Clients to vote proxies on their behalf.

## **Item 18 - Financial Information**

Wisconsin Wealth has met all financial requirements to conduct business and has no adverse financial information to disclose. Please note that we do not hold any of your assets as they are held by your custodian. Wisconsin Wealth does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

## **Notice Regarding Treatment of Confidential Information**

**Privacy Notice To Our Clients.** Wisconsin Wealth strongly believes in protecting the confidentiality and security of information we collect about you. This notice describes our privacy policy and describes how we treat the information we receive about you.

**Why We Collect And How We Use Information.** When we evaluate your request for our services, provide investment advice to you and process transactions for your account, you typically provide us with certain personal information necessary for these transactions. We may also use that information to offer you other services we provide which may meet your investment needs.

**What Information We Collect.** The personal information we collect may include:

- Name and address;
- Social Security or taxpayer identification number;
- Assets;
- Income;
- Account balance;

- Investment activity;
- Accounts at other institutions.

**How We Protect Information.** We do not sell your personal information to anyone. We treat information about current and former clients and their accounts in a confidential manner. Our employees may access information and provide it to third parties only when completing a transaction at your request or providing our other services to you.

At your request, we may disclose information to attorneys, accountants, lawyers, securities professionals and others to assist us, or them, in providing services to you. We may also share information with companies that perform services on our behalf, such as the companies that we hire to perform marketing or administrative services. Companies we may hire to provide support services are not allowed to use your personal information for their own purposes. We may make additional disclosures as permitted by law.

We also maintain physical, electronic, and procedural safeguards to protect information. Employees and our professional service representatives are required to comply with our established information confidentiality provisions.

**Access to And Correction of Information.** Generally, upon your written request, we will make available information for your review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available.

If your personal information with us becomes inaccurate, or if you need to make a change to that information, please contact us at the number shown below so we can update our records.

**Further Information.** For additional information regarding our privacy policy, please contact us by writing to us at 1777 West Main Street Suite #203, Sun Prairie, Wisconsin 53590, or calling 608/837-9099.