

Item 1 Cover Page

Part 2A of Form ADV

Firm Brochure

RH Financial Group, LLC

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This brochure provides information about the qualifications and business practices of RH Financial Group, LLC. If you have any questions about the contents of this brochure, please contact us at (630) 333-9207 or via email at info@rhfinancialgroup.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about RH Financial Group, LLC is available on the SEC's website at www.adviserinfo.sec.gov

Please note that registration as an investment advisory firm does not imply a certain level of skill or training.

Item 2 Material Changes

We have made no material changes since our previous filing dated August 13, 2013.

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Item 4 **Advisory Business**

About the Firm

RH Financial Group, LLC is an investment advisory firm located in Oakbrook, IL. Our owners are Charles Rizzo and Gina Hornbogen. We offer a variety of advisory services described in more detail within this document. As of 12-31-2012 our discretionary assets under management were \$76,097,734. Total assets that RH Financial Group, LLC is responsible for is \$132,802,607. This includes all assets within the Advisory Services listed below.

Description of Advisory Services

Our services include:

1. Discretionary and non-discretionary investment management services;
2. Retirement plan services;
3. Ancillary Services – Tracking and Reporting Services;
4. Personal Financial Management Services; and
5. Financial planning services .

The services available under each category may, depending upon your needs and circumstances, be offered according to different formats and levels of complexity.

1. Investment Management Services

Investment management services are offered either on a discretionary or non-discretionary basis.

For discretionary accounts, you authorize us to make, order and direct any and all transactions involving the assets managed in your name and for your account with the same authority you would have if you were managing your own assets. However, we will not have the authority to withdraw your funds with the exception of withdrawing fees as authorized by you.

For non-discretionary accounts, no trades will be placed without prior approval from you. If you choose to have accounts managed on a non-discretionary basis, you are advised that such accounts are subject to certain risks. Risks may include but not be limited to the risk of missing market opportunities or the risk that we will be unable to effect timely changes in market positions as a result of not being able to obtain your authorization.

We will work closely with the client to determine your investment objectives and risk tolerance. We use an Investor Profile Questionnaire to help determine your investment objectives and risk tolerance level. From this information, we will recommend one or more investment strategies, which are described below. You may impose restrictions on the securities or types of securities we invest in for your account. You retain ownership of all securities.

A. RH Financial Portfolio Services

Through the RH Financial Portfolio Services we offer investment portfolios called RH Financial Portfolios. The Advisory Representative will work with you to select one or more portfolios that fit your investment objectives and risk tolerance. The RH Financial Portfolios are designed to provide risk-adjusted returns through the use of a proprietary strategic asset allocation investment approach ranging from 0% equity to 97% equity.

Each Portfolio was designed using a proprietary set of investment models, which are comprised of mutual funds,

exchange traded funds and bonds and are designed to provide an efficiently-managed portfolio. RH Financial Portfolios are designed with a particular equity to fixed income ratio. Periodic client meetings, updates to the Investor Profile Questionnaire, and evaluation of current market conditions will help to ensure that the selected RH Financial Portfolios reasonably match your investment objectives. RH Financial Portfolios are available through the Applicant's Advisory Representatives. These services are offered on a discretionary basis only.

B. RH Financial Portfolio Services – Tri-Party Platform

The Tri-Party Platform is offered to clients of other investment advisers who have partnered with us. The Tri-Party Platform offers you selected RH Financial Portfolios with a composition of 50% or more in equity investments. RH Financial Group, LLC, the other adviser, and the client enter into a tri-party advisory agreement that details the roles and responsibilities of the other adviser and us. In general, we are responsible for managing the your assets in accordance with the RH Financial Portfolios and the other adviser, as the main client contact, is responsible for gathering information related to your investment objectives, time horizon and risk tolerance and working with you to select the appropriate RH Financial Portfolio for your objectives and risk tolerance. The other advisor is also responsible for periodic meetings, updates to the Investor Profile Questionnaire, and evaluation of current market conditions will help to ensure that the selected RH Financial Portfolios reasonably match your investment objectives. These services are only offered on a discretionary basis

C. Directly Managed Accounts

Our Advisory Representatives also offer you individually tailored investment management accounts. The Advisory Representative will allocate and periodically reallocate (or recommend the allocation or reallocation of) your assets among various securities and/or investment vehicles, including: stocks, bonds, mutual funds, exchange traded funds and private placements. These services may be offered on a discretionary or non-discretionary basis.

2. Retirement Plan Services

We provide advisory services to employer sponsored retirement plans, including pension and profit sharing plans (the "Plans"). Through written agreements with Plans, we offer a package of consulting services including core investment recommendations and model portfolio options. The core investment options generally include up to ten individual mutual funds ("Core Investments") selected exclusively from mutual funds that are made available on the platform of the Plan's custodian at the sole discretion of an independent Plan fiduciary. We will also make available up to five RH Financial Portfolios as investment options to potential plan clients. Consulting services are provided on a non-discretionary basis. A plan fiduciary other than Applicant has responsibility for determining which investment options, including RH Financial Portfolios, to make available to Plan participants.

With respect to RH Financial Portfolios made available to 401(k) plans, our services consist of providing an initial model portfolio and periodic updates to the model portfolio to a plan fiduciary. RH Financial Portfolios made available through our 401(k) platform consist of five models with different risk profiles ranging from conservative to aggressive. Each model has static allocation between equity and income ranging from 20% equity/80% income for the conservative portfolio to 97% equity/3% income for the aggressive portfolio. We will rebalance each RH Financial Portfolio to its target allocation periodically, typically annually. As compensation for consulting services, we will receive a fixed percentage of Plan assets allocated to the Core Investments and RH Financial Portfolios for its services under the consulting agreement with each Plan. This fee is negotiable. This fee does not vary based on recommendations accepted by the Plan fiduciary or selected by participants. The fee does not vary if RH Financial Portfolios are selected as an investment option and no additional fee is charged for ongoing RH Financial Portfolio

reallocation services.

We offer discretionary asset management services to Plans through our RH Financial Portfolio Services or Directly Managed Accounts platforms. We may recommend one or more RH Financial Portfolios and/or other asset allocations for the Plans. The Plans will be charged an asset based fee using the fee rates for RH Financial Portfolio Services and/or Directly Managed Accounts.

3. Ancillary Services – Tracking and Reporting Services

In addition to our discretionary and non-discretionary investment management services, we also offer you Tracking and Reporting Services. This service assists you with monitoring assets for which we provide neither discretionary nor non-discretionary investment management services. For this service, we provide you reports and other information related to the assets. Our obligations under the “Tracking and Reporting Services” is limited and does not include any duty or obligations to make recommendations regarding investments, advise you regarding risks or hedging strategies, or otherwise provide any investment advice with respect to the assets.

Performance results for Tracking and Reporting Services assets are not included when we calculate our performance results.

4. Personal Financial Management Services

Personal Financial Management Services involve monitoring, reporting and providing advice to you regarding other investment advisers or broker-dealers. For this service, we do not conduct, directly or indirectly, any securities transactions on behalf of you or participate directly in the selection of the securities to be purchased or sold for the client. We may recommend to you specific changes to investments held in accounts with third-party advisers or other broker-dealers. However, the final decision to make such adjustments and implementation are made at your direction and/or the third-party adviser or broker-dealer without any additional involvement or conduct by us. Our fee for this service is for monitoring, reporting and providing advice regarding the investment advisers or broker-dealers.

5. Financial Planning Services

We offer financial planning and consulting services, to you regarding the management of your financial resources based upon an analysis of your individual needs. Our Advisory Representatives that are qualified to provide financial planning services will advise on matters involving investments and non-investment related topics. Areas addressed may include tax planning, estate planning, retirement planning and college/education planning, among others. Once all pertinent information has been collected, reviewed, and analyzed, a written financial plan – designed to achieve your stated financial goals and objectives may be produced and presented to you. The primary objective of this process is to allow us to assist in developing a strategy for the management of income, assets and liabilities in meeting your financial goals and objectives.

Financial plans are based on your financial situation at the time the plan is presented and are based on financial information disclosed by you to us. You are advised that certain assumptions may be made with respect to interest and inflation rates and use of past or projected trends and performance of the market and economy. Past performance is in no way an indication of future performance. We cannot offer any guarantees or promises that your financial goals and objectives will be met. As your financial situation, goals, objectives, or needs change, you must notify us promptly.

6. Referral to Outside Managers

We may refer you to unaffiliated money managers when it deems that it is suitable for you in light of your risk tolerance and objectives.

Additional Information Related to Our Services

In addition to the services described above, we have affiliates that offer accounting, tax and business consulting services, business valuation, and insurance products which are in addition to the advisory fees disclosed herein.

We may engage the investment advisory services of various third-party investment managers and may pay a fee to such managers for the investment management and review of client portfolios. Additionally, we may recommend various third-party asset managers to you and work with the third-party manager to coordinate the management activities of client accounts. Additionally, you may pay fees to a third-party manager or broker/dealer and these fees may be in addition to the fees charged by us. These fees are detailed in the disclosure brochure of the third-party manager. We do not share in any portion of the additional fees or other charges assessed by the third-party manager or broker/dealer.

We may also enter agreements with other Registered Investment Advisors wherein we would be engaged to act as a Subadvisor with respect to clients of the other Investment Advisor who engages us. We will receive a fee for providing Subadvisory services which may be paid to us either directly by the client or by the other Investment Advisor.

Item 5 Fees and Expenses

Fees for Investment Management Services

Initial fees for investment management services will be based upon the value of the securities to be managed or monitored by us at the time the Agreement is executed and will be pro-rated for the number of days remaining in the current calendar quarter. Thereafter, the annual fee will be billed quarterly in advance of the calendar quarter and calculated based upon the value of the account on the last business day of the previous calendar quarter. The fee is negotiable and is not based on a share of capital gains or upon capital appreciation of the funds or any portion of the funds. You will pay any commission charges, transaction charges, custodial fees, or other account maintenance fees. These charges are in addition to the fees we charge. Additionally, you may pay commissions or fees to broker/dealer of any stocks, bonds or mutual funds purchased by broker/dealer. We do not share in any portion of the additional fees and/or charges.

An initial account establishment fee may be charged for investment management services clients to compensate us for initial analysis and set-up of the account. The minimum fee will be \$500 or 2% assets, whichever is greater. The account establishment fee will depend on the size of the account, amount of administration needed to establish the account, the complexity of the services requested as negotiated with the client and at our discretion.

Additional assets deposited into the account after it is opened will be charged a pro-rata fee based upon the number of days remaining in the then current calendar quarter. No fee adjustments will be made for partial withdrawals or for account appreciation or depreciation.

If account information is not available via electronic interchange, an additional hourly data-gathering fee may be added to billing. The hourly fee shall be in accordance with the hourly fee schedule as disclosed in the Hourly Fees section on the Fee & Service Rider. The hourly fee shall not exceed the Administrative Assistant hourly fee as

disclosed in the Fee & Service Rider and will be calculated based upon the amount of time spent gathering information. This charge will be in addition to investment management fees and may be negotiable.

The following represents the maximum fees charged for Applicant's services.

We may charge fees on an hourly basis at the following rates:

Professional - \$240 per hour

Paraprofessional - \$110 per hour

Clerical - \$50 per hour

Hourly fees are calculated based upon actual time spent. Generally, we will invoice client for all the time spent each month. Client may cancel hourly investment management services within five (5) business days after entering into the Advisory Agreement without penalty. After five (5) business days of entering into the Advisory Agreement, client may cancel upon Applicant's receipt of client written notice to cancel. Client will be responsible for any time spent by Applicant in providing client investment management services or analyzing the client situation.

We may also charge a fee on the percentage of assets with the account according to the following schedules. The firm has used other fee schedules in the past. Existing clients may be charged more or less than what is listed below.

Fees for Investment Management Services

Up to 1.50%

The fee may be split between RH Financial Group, LLC and the other investment adviser which is a party to the tri-party advisory agreement.

Fees for Retirement Plan Services

Up to 1.00%

Fees for Asset Tracking and Reporting Services Fees:

Up to 1.00%

Fees for Personal Financial Management Services

Up to 0.60%

Fees for Personal Financial Planning Services

Fees for Financial Planning Services Financial planning and consulting services will be charged based upon our negotiable hourly rate of \$240 or as a fixed fee agreed upon at the time you sign the investment advisory agreement. The fees for financial planning services are due and payable upon completion of the contracted services or 50% deposit at the time an agreement is signed and balance upon completion of the contracted services. Financial planning fees over \$1,000 may require 50% deposit at the time an agreement is signed and balance upon completion of the contracted services.

Fees for Referral to Third Party Advisor

As consideration for referring you to these managers, we will receive compensation as a solicitor for the account a percentage of the advisory fees paid to the unaffiliated manager.

Other Important Information Concerning Fees

We manage client assets primarily utilizing mutual funds. Mutual funds may charge operating expenses, management fees or other costs that are not reflected in the advisory fee charged by the Applicant. This fee is ultimately borne by the client as shareholder. A complete description of all fees and expenses are in the relevant prospectuses. Our fees on the value of such assets could be avoided by the client directly investing into these mutual funds.

The specific fees applicable to you will be set forth in the Fee and Service Rider attached to the Investment Advisory Agreement.

Upon your written authorization investment management fees may be deducted directly from the account. You will be provided an account statement from the Custodian reflecting the deduction of the fee. If the account does not contain sufficient funds to pay fees, we have limited authority to sell or redeem securities in sufficient amounts to pay fees. You may reimburse the account for fees paid to us, except ERISA and IRA accounts.

You may cancel these services, without penalty, upon written notice within five (5) business days after entering into the Advisory Agreement with us. You will be responsible for any fees and charges you have incurred from third-parties as a result of maintaining the account, such as transaction fees for any securities transactions executed, and account maintenance or custodial fees. Thereafter, either party may terminate Advisory Agreement by providing of written notice to terminate. Upon cancellation, you will receive a refund of all pre-paid quarterly management fees on a pro rated basis through date of termination.

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

We do not accept performance-based fees.

Item 7 Types of Clients

We typically provide advice to individuals, high net worth individuals, trusts, estates, retirement plans accounts and other businesses.

We have a minimum fee of the lesser of \$500 or 2% assets.

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

We may utilize the following methods of security analysis:

- Charting - (analysis performed using patterns to identify current trends and trend reversals to forecast the direction of prices)
- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)

We may utilize the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)

Different types of investments involve varying degrees of risk. It should not be assumed that future performance of any specific investment or investment strategy will be profitable or equal any specific performance level(s).

Our methods of analysis and investment strategies do not present any significant or unusual risks.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis we must have access to current/new market information. We have no control over the dissemination rate of market information. If we receive outdated information, it may limit the value of our analysis. Also, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that any recommendation will result in profitable investment opportunities.

Our primary investment strategies - Long Term Purchases and Short Term Purchases are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy.

We usually invest in various debt (bonds) and fixed income securities, mutual funds, closed-end mutual funds and exchange traded funds and discretionary basis, consistent with your designated objectives.

Item 9 Disciplinary Information

Prior to their affiliation with RH Financial Group, LLC, Charles Rizzo and Gina Hornbogen were Directors of Results One Financial Group, LLC ("Results One"). Ms. Hornbogen also served as the Chief Compliance Officer of that firm. The Securities and Exchange Commission ("SEC") has conducted an administrative proceeding and investigation into whether a former director of Results One, Steven Salutric, was properly supervised by Mr. Rizzo and Ms. Hornbogen during a period in which he misappropriated funds from Results One clients.

Without admitting or denying the findings, on July 20, 2012, Mr. Rizzo and Ms. Hornbogen agreed to the entry by the SEC of an order settling the administrative proceeding (the "2012 Order") finding that Mr. Rizzo and Ms. Hornbogen had failed reasonably to supervise Mr. Salutric. Under the 2012 Order, Rizzo and Hornbogen were barred from associating in a supervisory capacity with any broker, dealer, investment adviser, municipal securities dealer, municipal advisor, transfer agent or nationally recognized statistical rating organization. Rizzo was ordered to pay a disgorgement of \$35,079, prejudgment interest of \$7,731 and civil penalties of \$130,000 to the SEC. Hornbogen was ordered to pay a disgorgement of \$15,592, prejudgment interest of \$3,467 and civil penalties of \$25,000 to the SEC.

Item 10 Other Financial Industry Activities and Affiliations

Some of our Advisory Representatives are also licensed as insurance agents and are registered representatives, offering securities through American Portfolios Financial Services, Inc. In this capacity, they earn commissions for the sale of investment and insurance products in addition to any fees they may earn for providing investment advice.

In addition to the investment advisory services disclosed, RH Financial Group, LLC has an affiliate, CLR Financial, LLC that offers accounting, tax and business consulting services, business valuation for a fee which is in addition to the advisory fees disclosed herein.

Charles Rizzo's principal business is providing investment advisory services through Applicant. Approximately 10% of Charles Rizzo's time is spent providing accounting services through an affiliate CLR Financial, LLC, 10% acting as an insurance and securities agent.

Charles L. Rizzo owns a 12.5% interest, in a limited liability company formed to purchase commercial real estate. Although several of the other owners of the limited liability company are clients of Applicant; Applicant did not solicit or advise such clients regarding their ownership interest in the limited liability company.

Charles L. Rizzo, Member and Director of RH Financial Group, LLC also serves as Manager of a private placement, Park Avenue Entertainment, LLC, d.b.a. Rizzo's that was formed as an Illinois Limited Liability Company to own and operate Rizzo's, a restaurant and bar, providing an upscale restaurant and night entertainment and bar in the downtown Naperville Illinois area.

These activities create a conflict of interest in that our Advisory Representatives have financial incentives to recommend additional products or services to you. We address these conflicts by doing the following:

We must disclose any potential or actual conflicts of interest when dealing with clients.

We are subject to the following specific obligations when dealing with clients:

- The duty to have a reasonable, independent basis for its investment advice;
- The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
- A duty to be loyal to clients.

Clients always have the option of purchasing recommended investment and insurance products through other broker-dealers.

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

Associated persons may buy or sell for their own accounts the same securities recommended to you. They may do so at the same time as they, or a related person, buy or sell the same securities for their own account. Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to you. We request information about all of our associate's transactions and monitor them for any wrongdoing.

Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell a specific security for their own account based on personal investment considerations, which the Advisor does not deem appropriate to buy or sell for clients.

We have adopted a Code of Ethics to instruct its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Firm and our personnel owe a duty of loyalty, fairness and good faith to their clients, and the obligation to adhere not only to the specific provisions of the code but also to the general

principles that guide the Code. The Code covers a range of topics including general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. We will provide a copy of the Code to any client or prospective Client upon request.

Item 12 Brokerage Practices

We recommend clients custody their assets at Constellation Trust Company. Constellation Trust Company is an affiliate of Orion Advisor Services, LLC, the company that provides us with back office services and produces our quarterly performance reports. Because we recommend their affiliate, Orion Advisor Services, LLC provides us with an offset of the fees we would pay to them based on the amount of shareholder servicing fees Constellation Trust Company receives from the funds we include in our investment management program.

This provided us with an incentive to recommend Constellation Trust Company as a custodian based on our interest in receiving this service; however we feel that it is also in your best interest. The reduction or elimination of our service fee with Orion benefits all of our clients.

We do not receive any client referrals from a broker-dealer or custodial firm.

Not all advisers require clients to use a particular custodian.

Clients electing to use a different custodian should be aware that we may not be able to achieve the most favorable execution of your transactions, it may cost you more money. You may pay higher commissions because you may not be able to aggregate orders to reduce transaction costs or you may receive less favorable prices.

We permit block trading when the following conditions are met:

Orders of two or more clients may be bunched only if we have determined, on an individual basis that the securities order is:

1. In the best interests of each client participating in the order;
2. Consistent with our duty to obtain best execution; and
3. Consistent with the terms of the investment Advisory agreement of each participating client.

When conducting a block trade, we will determine the accounts that will participate, and the specific allocations in advance of the transaction. If the entire order is filled, you will receive your portion of the allocation specified on the trade ticket. All allocations are prior to the close of business on trade date. Client accounts participating in the transaction will receive the weighted average price of the security and will incur a pro-rata share of the transaction cost.

If part of the order is unfilled, the allocation is based on a pro-rata share per client.

The books and records of the Firm separately reflect, for each client for whom an order is bunched, the securities held by, purchased, and sold for that client.

Item 13 Review of Accounts

Review of Accounts

Investment management accounts utilizing the RH Financial Portfolios are reviewed at least quarterly for the appropriate range of asset allocation, risk tolerance, and to ensure compliance with your objectives. A member or members of the Investment Committee review, on behalf of the applicant, the accounts and makes the final decision as to what recommendations will be made.

Management reports are provided to the Investment Committee on at least an annual basis to set general investment direction and outlining company performance and investments.

An Investment Committee, consisting of officers and other individuals of the firm, meet from time to time to review general investment direction, asset allocation and to review the direction of the economy and how that may affect our investment posture and recommendations. Additionally, the committee reviews major changes in equity and fixed income investment direction.

Accounts are reviewed on an ongoing basis by the Advisory Representative. Each quarter, Charles Rizzo, Member and Gina Hornbogen, Member and Chief Compliance Officer, review a sample of accounts managed and document their review.

Reports to Clients

We provide our investment management clients utilizing the RH Financial Portfolio Services, and our Directly Managed Accounts with quarterly written reports which contain a list of assets under management, fair market value of each asset, a summary of the diversification of investments, quantity of each asset, and price used to calculate value. In addition, clients receive a report showing quarterly performance in dollars. The report shows beginning and ending value, net contributions, capital appreciation, dividends, interest and management fees.

You may receive additional reports, quarterly or periodically, to meet specific needs or to show in more detail investment performance or current investment status.

Clients who utilize our comprehensive financial planning services will receive a written financial plan and may receive subsequent written reports as requested. Partial plans are generally provided with a written analysis and oral recommendations.

Item 14 Client Referrals and Other Compensation

We enter into arrangements with individuals ("Solicitor") whereby the Solicitor will refer clients who may be a candidate for investment advisory services to us. In return, we will agree to compensate the Solicitor for the referral. Compensation to the Solicitor is dependent on the client entering into an advisory agreement with us for advisory services.

Compensation to solicitor will be an agreed upon percentage of Applicant's advisory fee. Applicant's referral program is in compliance with the federal regulation as set out in 17 CFR section 275.206(4)-3. The solicitation/referral fee is paid pursuant to a written agreement retained by both the investment adviser and the solicitor. The Solicitor will be required to provide the client with a copy of the Applicant's Form ADV Part 2 and a Solicitor Disclosure brochure prior to or at the time of entering into any investment advisory contract with Applicant. Solicitor is not permitted to offer clients any investment advice on behalf of Applicant.

Item 15 Custody

We have custody of client funds in that we deduct fees from your accounts. The custodian of your assets sends quarterly statements directly to you. You should carefully review those statements.

We also send performance statements to you, and we urge you to compare the account statements you receive from the custodian to those you receive from us.

Item 16 Investment Discretion

We request that you give us discretionary authority to manage your accounts by signing a written power of attorney. You may place reasonable restrictions on the types of securities or on specific securities that we may purchase or sell.

Item 17 Voting Client Securities

We do not vote proxies on your behalf. You retain that right unless you make other arrangements with the custodian of your assets. You will receive proxies or other solicitations directly from the custodian of your assets. You may contact us with questions about proxies.

Item 18 Financial Information

We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to you.