



SHAPIRO FINANCIAL SECURITY GROUP, INC.

"PLANNING IS THE KEY TO SECURITY"

Financial Planning, Investment and Tax Planning Specialists

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DISCLOSURE MEMO

The Federal Securities laws require that we disclose certain information to you about ourselves and our operations within a forty-eight (48) hour period prior to entering into a formal agreement with you, or within a five (5) day opt-out period following the signing an investment management agreement with us.

We are also required to provide information about our company's "Privacy Policy", which discloses how we handle and seek to protect your personal and confidential data.

In order to accomplish this disclosure exercise, we have enclosed a copy of the regulatory documents which enables us to act as a registered investment advisor.

In addition, this package of documents includes a letter disclosing the existence and relationship of insurance activities conducted by my wife, Sandra I. Shapiro, through her company, Planning for Tomorrow, Inc.

Please read the attached documents closely. Upon doing so, please place your initials next to each of the documents that you have received, and sign your name(s) at the bottom of this page confirming that you have received these documents and that you understood their contents.

- _____ SFSG Disclosure Brochure
- _____ SFSG Privacy Policy
- _____ Additional Disclosure Letter – Sandi Shapiro/Planning For Tomorrow, Inc.

Respectfully,

Kenneth B. Shapiro, CFP®, CPA/PFS

I HEREBY ACKNOWLEDGE HAVING RECEIVED THE DISCLOSURE BROCHURE, THE SFSG PRIVACY POLICY, AND THE ADDITIONAL DISCLOSURE LETTER. I FURTHER ACKNOWLEDGE HAVING READ IT AND HAVING UNDERSTOOD ITS CONTENTS.

Signature

Date

Signature

Date