EXHIBIT B. PRIVACY PRACTICES

Business and Information Privacy Practices

In the course of business Forest Capital collects nonpublic information about you from the following sources:

- Information we receive from you on applications, books and records, and legal and financial documents;
- Information about your financial transactions that are ordinary and customary in the practice of financial/portfolio management, financial planning; and
- Information gathered in personal interviews and conversations and source documents.

We do not disclose the nonpublic information of current or former clients or customers to third parties without your express knowledge and approval, except when compliance with Federal, State, and Local regulatory, law enforcement or other governmental agencies is required, and only after receiving an explicit written request to disclose this information without your written permission.

Additionally, we restrict access to nonpublic personal information about you internally. Only employees needing such information have such information released to them. Specifically, only employees who need to know pertinent nonpublic information may have access to such information in the course of providing services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic information.

Based upon our affiliation with Bernard Robinson & Co., LLP, Forest Capital Corp. and Bernard Robinson & Co., LLP may share relevant information for optimizing the tax planning and investment performance of its clients. In this arrangement, information sharing is necessary. The arrangement is openly disclosed to clients and client consent is required.

Online Concerns

The Forest Capital website does not require registration. We do collect email addresses and correspondence from entities that communicate with Forest Capital via online means; however, information is only disclosed to the principles of Forest Capital. This information is not used for any purposes other than providing services to clients or potential clients. We do not release or sell any information to third parties. The staff of Forest Capital is trained to treat customer information with the highest degree of confidentiality. Any online contractors providing services to Forest Capital must subscribe to Forest Capital’s confidentiality and privacy policies.

If you have any questions about Forest Capital services or privacy practices, please call 704-750-8000 between 8:00 AM EST and 5:00 PM EST or you may contact us via the following means:

US MAIL
300 McGill Avenue, Suite 200
Concord, NC 28027

ELECTRONIC MAIL
jbooth@forestcapital.net