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Spectrum Commodities restricts access to our client information about you to: Those employees and affiliates who need to know that information in order to provide the products and services you receive from us; our affiliated clearing broker who we have a guarantee agreement with; that unaffiliated third party whose access to such information is permitted by law and who needs to know that information in order to assist us in providing you with the products and services you receive from us.

To protect the security of your information, we maintain physical, electronic, and procedural safeguards that comply with federal standards for guarding the information we collect about you.

In providing you with financial products and services, Spectrum Commodities may collect the following types of Client information: Information we receive from you on account applications, whether written or electronic, or on other forms; this information would include your name, address, social security number, income, investment experience, and so forth; information about your transactions with our affiliates, others, or us. This information could include your trading through our affiliates, others, and us, your history of meeting margin calls; and your use of the various products and services that our affiliates and we provide. Information about you is obtained in connection with our efforts to protect against fraud or unauthorized use of your account(s) with us.

Spectrum Commodities does not disclose any Client Information on current or former clients, except as permitted by law. We, however, reserve the right to disclose client information in the future to unaffiliated third parties. We will make these disclosures in order to provide you with access to products or services we think may be of interest to you.

Spectrum Commodities may disclose the types of your client information listed above to the following types of third parties: Other financial institutions with which we have joint marketing agreements. Financial service providers, such as broker-dealers, futures commission merchants, investment companies, investment advisers, commodity trading advisors, and commodity pool operators. We may disclose your client information to other nonaffiliated third parties as permitted by law, such as in response to a subpoena or legal process or in order to complete a transaction, which you initiated and authorized.

If you prefer that we not disclose your client information to unaffiliated third parties, you may opt out of those disclosures. That is, you may direct us not to make those disclosures other than permitted by law. You, however, may not opt out of the client information disclosure about you to Spectrum Commodities or any service provider necessary to affect or process any transaction in your account(s) with us. If you wish to opt out of disclosure to nonaffiliated third parties, you may complete the Opt Out Form included with this letter. Please note that, if your account(s) with us is for joint tenants with right of survivorship, tenants in common, or a partnership, any one part to the account may elect to opt out for the account. That opt out election will bind all parties to the account.

If you register for our online products or services, we may retain your user ID and password and other information about your use of the website in order that we recognize you as a registered user. We may obtain your e-mail address from you or from another source. We may send you e-mail offers for our affiliates' products and services. We may also send you e-mails for third party products and services we think may be of interest to you.

All e-mail offers we send to you include an opportunity to opt out from future e-mail offers.

If you opt out from receiving e-mail offers, we may still send (via e-mail or otherwise) important information about your account(s) with us and our products and services. We want to take this opportunity to thank you for your past and present business. We look forward to our continued business relationship in servicing your trading needs in the future.

If you should have any questions or concerns about this notice, please do not hesitate to call Spectrum Commodities at 1-800-888-9843.

Respectfully,

Louise Gartner
Owner, Spectrum Commodities