

INVESTOR BILL OF RIGHTS

Investors' Bill of Rights

Clarity is the cornerstone of trust between investors and their financial representatives.

McDonald Partners LLC is committed to clarify through full and unambiguous disclosures, as well as enhanced understanding of the securities markets.

We believe that the needs of the investor always come first. As an investor, you have important rights, including the right to high quality products and services from the securities firm you choose.

At the same time, investors need to shoulder certain responsibilities themselves – for example, to plan carefully to meet their investment goals and to stay informed about the risks and rewards of their investments.

Your Rights As An Investor

As an investor, you have the right:

Quality Service

- To be treated in a fair, ethical, and respectful manner in all interactions with our firm and its employees and affiliates,
- To receive competent and courteous service and advice at a fair price,
- To select your own advisor or request a different one if you are not satisfied,
- To move your account to another advisor or a new investment firm whenever you wish in a simple efficient manner.

Full, Clear Reporting

- To clear, accurate, easy-to-understand descriptions of all of your transactions, statements and other communications from McDonald Partners,
- To be informed clearly about all the costs associated with your account and the costs related to individual transactions, including commissions, sales charges (for loads), and other fees,
- To accurate and timely regular statements of your account, including detailed transactional information,
- To be provided with clear descriptions of our policies and practices for protecting the privacy of non-public, personal information.

Responsible Investment Advice

- To be provided with responsible investment recommendations based on your personal objectives, time horizon, risk tolerance, and other factors, as disclosed by you,
- To be apprised of significant conflicts of interest identified in a financial relationship between an investor and his or her investment firm or financial advisor,
- To expect that McDonald Partners will provide professional assistance to help you clarify your investment goals and risk tolerance,
- To be able to rely on our assistance in setting realistic expectations about the long-term performance and associated risk of various securities. The firm will present you with reasonable investment alternatives designed to meet those expectations, and disclose the comparative risks, benefits and costs.

Prompt, Fair Resolution of Problems

- To fair consideration and prompt response from McDonald Partners, if any problems with your account ever arises,

- To clearly defined process for raising and resolving a complaint. McDonald Partners will provide you with full information about this process, particularly about how you can elevate an issue to the appropriate level of the firm's management to gain satisfaction,
- To be apprised of alternatives if McDonald Partners is unable to resolve a dispute to your satisfaction.

Your Responsibilities As An Investor

To help ensure the success of your investments, you will want to take a number of important steps personally.

Inform and Educate Yourself

- Read thoroughly all sales literature, prospectuses, and/or other offering documents, when available, before making any investment,
- Consider carefully all investment risks, fees, and/or other factors explained in these documents,
- Make certain that you understand the relationship, not only between your investment objectives and the risks and returns on your particular investments, but also between your particular investments and your investment objectives. You need to remember, at all times, that every investment has some degree of risk and that it is possible to lose money – some or all- on any investment.

Communicate With Your Financial Representative

- Provide completely accurate information about your financial status, investment goals, and risk tolerance when seeking investment advice, so that McDonald Partners and your advisor can provide you with appropriate recommendations,
- Seek out whatever information you need or want from your advisor by

proactively asking any questions you have about your account, a specific transaction, risk exposures, potential conflicts of interest, and, of course, commissions, sales charges, and other fees,

- Notify your advisor promptly whenever there is a significant change in your investment objectives, risk tolerance, income, net worth, or liquidity needs,
- Review your portfolio holdings on a regular basis, and whenever your financial circumstances change. You may want to make appropriate changes based on your investments' performance and your current objectives,
- If you have any holdings in mutual funds, tell your financial advisor about similar mutual-fund holdings you have at other broker-dealers or directly with mutual fund companies, so that your advisor can make sure you receive any applicable "breakpoint" discounts.

Keep Your Accounts Current

- Have cash or available margin-buying power in your investment account, or transfer funds into that account to ensure payment for securities purchased by the settlement date. If you are paying by check or funds transfer, you should always send your checks directly to McDonald-Partners. Please make sure to make your checks payable to First Clearing Corporation,
- Review all transaction confirmations and account statements or reports carefully and promptly. You should report any errors or any questions you have to your financial advisor or McDonald Partners management immediately.

Use the Right Resources - Carefully

- Consult an attorney or tax advisor for specific tax or legal advice,
- Keep in mind that you are fully responsible for your investment decisions, if you choose automated channels (internet or telephone) for your trading needs,
- Consider carefully the validity and reliability of investment information obtained from all sources, especially unsolicited information obtained over the internet,

- Understand that the opinions of securities analysts should never be interpreted as a guarantee of future performance or rate of return.