



RETIREMENT RESOURCES INVESTMENT CORPORATION  
INFORMATION DISCLOSURE NOTICE

This disclosure reflects regulatory and internal policy updates. The Federal anti-money laundering regulations were changed significantly in response to the events of September 11. Part of this notice addresses how we collect and use information about our clients.

**Privacy** -- We have adopted strong privacy protection guidelines to ensure that any private financial information you share with us is protected and held in the strictest confidence. Every employee is trained to respect the importance of maintaining the confidentiality of nonpublic customer information. We use appropriate security procedures designed to help prevent unauthorized access to that information. Confidentiality and the preservation of your trust are of the utmost importance to us.

In the normal course of our business, we use nonpublic customer information to provide better, more efficient, service to you. Sharing information internally or with affiliates enables us to better understand our customers' needs and allows us to provide the best possible service. For instance, we use RBC Dain Correspondent Services to process certain transactions we make on your behalf and to compile the transaction records that serve as records of trades made, and assets held on your behalf. This requires us to share information with them and other affiliates (such as Mutual Fund Companies) to provide you with the services you require and the information the Securities and Exchange Commission and NASD require that we give you.

Once you agree to establish a customer relationship with us, or apply for credit with us, we collect nonpublic, personal information about you from some or all of the following sources: information we receive from you on applications and other forms; information about your transactions with us or others, and third parties as required by law.

The collection of this information often is necessary to properly evaluate, maintain and service your account. This may occur at various times while you have an account relationship with us.

We make every effort to maintain accurate and complete customer information. If you believe the information we maintain is inaccurate, please write to us and explain the nature of your concern. We will review the matter and take appropriate steps according to prevailing practices and regulations and will inform you of the outcome of our review.

Retirement Resources Investment Corporation will not disclose to nonaffiliated third parties the nonpublic personal information we collect from you without your prior permission. If we change this Policy in the future we will notify you before we actually implement the change.

You should understand that there would be times that you want us to disclose certain information to third parties that do business with you, such as tax preparers. We cannot provide these parties with any information unless you specifically request it. This can be inconvenient at times but it is a reasonable price to protect personal information.

We are permitted by law to share nonpublic personal information internally and with our business partners. By definition these are the parties who collectively, with us, provide you with the services you would expect from a Broker/Dealer such as Retirement Resources Investment Corporation. We are also permitted by law to disclose nonpublic personal information about you to "non-affiliated third parties" in certain limited circumstances, such as in response to court orders or legal requirements.

If you decide to close your account(s) with us or simply become inactive, our Privacy Policy will not change. We will continue to adhere to the Privacy Policies and practices described in this Notice unless we notify you of a change in that Policy.

If we change our Privacy Policy as it relates to nonpublic personal information you may opt out of those disclosures. That is, you may direct us not to make any disclosures, except those specifically permitted or required by law. If we change our current Privacy Policy and you wish to opt out of those disclosures to non-affiliated third parties, you can do so by completing and mailing an opt out request form, which we will provide to you at that time.

You should know that we restrict access to nonpublic personal information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to secure your nonpublic personal information.

Retirement Resources Investment Corporation is committed to protecting your privacy while serving your needs.

**Anti-Money Laundering** -- The Federal Government has a heightened interest in detecting sources of funds that may have an illegal source or intent. To assist them in identifying such accounts, they have enacted new regulations that require all financial firms, including Retirement Resources, to collect a greater amount of information than has historically been the case. We are required to learn more about existing and potential customers and to share a greater degree of information with Federal authorities. Please refer to the required disclosure that follows.

**Important Information About Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What this means to you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.**

**Contact Information** -- Pursuant to SEC Rule 17a-3(a)18(ii) all broker-dealers are required to provide customers with the address and telephone number of the department of the firm to which any complaints as to the account may be directed. This information is as follows: Compliance Department, Retirement Resources Investment Corporation, 100 Corporate Place, Peabody, MA 01960, (978) 536-9000.

**Updating Our Records** -- It is very important for us to know if changes have taken place in your life that may impact the suitability of your investments. These could include significant changes in your net worth, income, employment status, health, risk tolerance, family status or any other factors that could bear upon the appropriateness of your investments. Beginning in May 2003, a new regulation requires that all broker-dealers contact customers every three years regarding suitability information. If you experience material changes that you feel we should know about, please contact us as soon as possible. Otherwise, you will receive periodic questionnaires to help us make appropriate recommendations to you.

**A Note About Mutual Funds** – Many Fund Companies offer investors a variety of share classes, including classes A, B, and C. Each has slightly different characteristics and each has appropriate uses, depending upon time horizon, amount of investment, specific fund expenses and other factors. Class A shares normally require payment of a front-end sales load. This load is discountable as the amount of the investment increases above certain breakpoints. If you, or other members of your household, own shares in mutual funds outside of the framework of your relationship with Retirement Resources, it may be to your advantage to make this information known to us. This will allow us to determine if you qualify for discounts on future share purchases and it will help us to serve your best interests.

#### Retirement Resources Investment Corporation's Business Continuity Planning Statement

Retirement Resources Investment Corporation (RRIC) has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

**Contacting Us** – If after a significant business disruption you cannot contact us as you usually do at (978) 536-9000 or (800) 846-3276 or by e-mail [info@retirement-resources.com](mailto:info@retirement-resources.com), you should call (978) 758-2395 (for emergency use only please) or go to our Web site [www.retirement-resources.com](http://www.retirement-resources.com). If you cannot access us through either of those means, you should initiate direct contact as follows:

For accounts held by our Clearing Firm RBC Dain, contact RBC Dain Correspondent Services, at (612) 607-8903 for instructions on how you may access your account to enter transactions, deposit or withdraw money, or for other requests. You may also go to their Web site at [www.RBCDainCS.com](http://www.RBCDainCS.com).

For accounts held directly at Mutual Fund Companies, please call the phone number listed on your account statement, or utilize the Internet access features they have available. This information can usually be found on your account statement.

If your accounts are held in a qualified retirement plan, for which RRIC is the Advisor, please contact the Plan's recordkeeper at the phone number on your account statement or utilize the Plan's Internet access feature.

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our Clearing Firm, RBC Dain Correspondent Clearing, backs up our important records, pertaining to Dain accounts, in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our Clearing Firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within the same business day. Your orders and requests for funds and securities could be delayed during this period.

RRIC also backs-up important records in a systematic daily process and can recover this data within the same business day.

**Varying Disruptions** – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within one business day. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within one business day. In either situation, we plan to continue in business, transfer operations to our Clearing Firm if necessary, and notify you through our web site [www.retirement-resources.com](http://www.retirement-resources.com) how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

**For more information** – If you have questions about our business continuity planning, you can contact us at (978) 536-9000 or [BCP@retirement-resources.com](mailto:BCP@retirement-resources.com).