

**EXHIBIT III
PRIVACY POLICY**

Protecting Client privacy is a top priority at GSG Capital Advisors LLC (“Advisor”). Confidentiality is an established hallmark of our business and we understand the need to safeguard the personal information you disclose to us. Advisor has an established tradition of discretion and respect for Client privacy, which we reinforce daily in the way we routinely handle sensitive Client information. Advisor understands the obligation to keep information about you secure and confidential. The following describes our policies and procedures for collecting, using, securing, and sharing your non-public personal information.

Information We Collect. We collect and use various types of information necessary to both conduct business, and offer Client the best possible service. Client Information is categorized into the following types: (1) **information we receive from you** on applications, or on other forms, through telephone, electronic, or in-person interviews, such as your name, address, phone number, social security number, your assets, income and other household information; (2) **information about your transactions** and account experience with us or others, such as your account balance and transaction history; (3) **information from consumer reporting agencies**, such as information regarding your creditworthiness or credit history; (4) **other information** we obtain about you that is not assembled for the purpose of opening an account or offering certain products or services that you may request, such as demographic information.

Information We Disclose. Advisor may disclose non-public personal Client information as part of servicing and maintaining Client’s policy, contract or account, and/or for other purposes as permitted or required by law. In the normal course of business, Advisor may share personal information with persons or entities involved in servicing and administering products and services on our behalf. These could include: your agent or broker, insurance companies, consumer reporting agencies, firms assisting in administration of policies and claims, companies that perform marketing services on our behalf, or other financial institutions with whom we have joint marketing agreements, and other service providers and affiliates assisting us.

Advisor may also disclose any of the types of Client Information to other organizations under certain conditions as permitted by law. These may include: (1) a disclosure in connection with a subpoena or similar legal process; (2) a fraud investigation; (3) recording of deeds of trust and mortgages in public records; (4) an audit or examination; and (5) the sale of your account to another financial institution. *We will NOT disclose personal information about clients to non-affiliated third parties, except as permitted or required by law, and we do NOT sell any personal information about you to any third party.*

Protection and Confidentiality of Information. Advisor has procedures in place that limit access to Client Information to only those employees, representatives and service providers considered “authorized” personnel. Authorized persons are those who need Client Information to perform business services or market products on both Advisor’s and Client’s behalf. Advisor educates its employees about the importance of protecting the privacy and security of confidential personal information. Additionally, Advisor maintains physical, electronic and procedural safeguards that comply with federal and state regulations to guard your personal information.

Updating Our Privacy Policy. Advisor is required by law to provide notice of our privacy policy annually, for the duration of the Advisor/Client relationship. Advisor will also update its policies and procedures when necessary to ensure that your privacy is maintained and that business is conducted in a way that fulfills Advisor’s commitment to Client. If material changes are made in this privacy policy, Clients will receive an updated notice. If you have any questions about this privacy policy, please contact us.