

FACTS**WHAT DOES DESERT ROSE CAPITAL MANAGEMENT INC. DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security Number ■ Total net worth ■ Account balances 	
How?	At DRCM we respect your privacy and only share your information to the extent necessary to open and maintain your accounts and to process your transactions.	
Reasons we can share your personal information	Does Desert Rose Capital Management Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	N/A
To limit our sharing	<ul style="list-style-type: none"> ■ Call (208) 297-2710 ■ Visit us online at www.desertrosecapital.com or ■ Mail the form below. Please note: <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call (208) 297-2710	

Who we are**Who is providing this notice?**

Desert Rose Capital Management Inc.

What we do**How does Desert Rose Capital Management, Inc. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Desert Rose Capital Management, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or transfer funds
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ The Stafford Corporation d.b.a US Life ■ Cash Value Lending Corporation
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ Non-Affiliated information is N/A to Desert Rose Capital Management, Inc.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Joint marketing information is N/A to Desert Rose Capital Management, Inc.
Other important information	
Desert Rose Capital Management Inc. Privacy Notice is enclosed in this information.	



Mail-in Form			
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me]</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>		
	Name		<p>Mail to:</p> <p>Desert Rose Capital Management, Inc. 2929 W. Navigator Dr., Ste 320 Meridian, ID 83642</p>
	Address		
	City, State, Zip		
	[Account #]		