PRIVACY DISCLOSURE

Protecting your privacy is very important to Horizon Financial Advisors. We want you to understand what information we collect and how it is used. We collect and use "nonpublic personal information" in order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our Privacy Policy.

Information We Collect and From Whom We Collect It
We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from you voluntarily, such as your e-mail address and any information contained in your e-mail messages.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. This information may be collected in person, by mail, fax, or by other electronic means as permitted by law or in accordance with express authorization from you.

What Information We Disclose and to Whom We Disclose It
We do not disclose any nonpublic personal information about you to anyone without your express consent, except as permitted or required by law. We may disclose the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf.

Your Right to Verify Accuracy of Information We Collect
Keeping your information accurate and up to date is very important to us. You may access and correct nonpublic personal information about you that we collect except for information relating to or in anticipation of a claim or a criminal or civil proceeding.

Our Security Procedures
We restrict access to the nonpublic personal information about you and allow disclosure only to those employees or persons and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect the nonpublic personal information about you. Should your relationship with us end, we will maintain and only disclose nonpublic personal information that we have about you in accordance with this Privacy Policy.

BUSINESS CONTINUITY PLANNING DISCLOSURE

Horizon Financial Advisors has developed a Business Continuity Plan on how we would respond to events that might significantly disrupt our business. This plan has been developed to provide continuity of service that we provide to you as our valued client. Since the timing and impact of disasters and disruptions is unpredictable, we would have to be flexible in responding to actual events as they occurred. With that in mind, we are providing you with this information as to how we would respond to a business disruption and how you could reach us or obtain service regarding your investment accounts.

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Contacting Us

If after a significant business disruption you cannot contact us as you usually do by phone at (412) 856-7300/ (800) 852-7182 or in person at our office, call our emergency contact number at (412) 389-5732. You could also contact the company with whom you have an investment directly. Their phone number can be found on your most recent statement. Via the internet, you should visit our website at www.horizonfinancialadvisors.com to find any emergency instructions for you to follow in order to access information regarding your account(s). You could attempt to reach us via e-mail at info@horizonfinancialadvisors.com. Lastly, for securities-related accounts such as those held at TD Ameritrade, a mutual fund company or variable annuity company, you could also call our Broker-Dealer firm, Trustmont Financial Group/Trustmont Advisory Group, located in Greensburg, at (724) 468-5665.

Our Business Continuity Plan

We have implemented a system to recover and resume business operations after a significant business disruption. All employees of our firm are aware of the procedures to follow in the event of a business disruption. The plan involves 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. Our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of a significant business disruption.

Our plan involves having a backup of client and firm records, for both electronic and paper-based data, that is stored in a secure location outside the business office. This location would be a temporary one, using a different phone carrier and internet provider than the one located at our normal operations in the Jonnet Building in Monroeville. Additionally, we are currently contracted with a web and e-mail hosting service that is located in another geographical region. We have, therefore, made alternative arrangements to allow for communication between employees and clients. Our Broker-Dealer firm, clearing firm, mutual fund companies, and annuity companies that hold client's accounts also back up important records in a geographically separate area.

They, too, will restore their operations within a reasonable time. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, your orders and requests for funds or service could also be delayed during this period.

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 minimum to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a nearby site, mentioned above, when needed and expect to recover and resume business within a few hours. 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 a reasonable time. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website, www.horizonfinancialadvisors.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 by contacting the investment company directly, as mentioned above.

For More Information

If you have questions about our business continuity planning, you can contact us at (412) 856-7300/(800) 852-7182.

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