

Exhibit F
PRIVACY STATEMENT OF Horizons Wealth Management Inc.

The Gramm-Leach-Bliley Act requires us to, annually, explain to you our policy regarding the usage of information you have given to us.

I. OUR CORPORATE PRIVACY POLICY

Your privacy is important to us. At Horizons Wealth Management Inc., we understand that the information we have about you is private. It is used for Horizons Wealth Management Inc., purposes only. Employees have access to your information, and are authorized to review it, only for the purposes of carrying out their official duties and responsibilities in serving you. They are required to keep customer information confidential.

II. CATEGORIES OF INFORMATION WE COLLECT

As a regulated Investment Advisor, Horizons Wealth Management Inc. collects the following non-public personal information about you and always with your permission:

- Information we receive from you verbally, on questionnaires, applications or other forms;
- Information about your transactions with us or our affiliates; and
- Information we receive from third parties to whom you have given permission to provide us with information about you.

III. NON-DISCLOSURE OF PERSONAL INFORMATION

Horizons Wealth Management Inc. does not disclose any non-public personal information about our customers or former customers to anyone, except as permitted or required by law or with your express permission or request. We maintain physical, electronic and procedural safeguards that comply with our profession's standards to guard your non-public personal information, including protection in the course of its disposal.

Your privacy is important to us. It is the foundation of a trusting relationship. For questions regarding our privacy policy, please call David at 828.337.9395.