



Merit Advisors, Inc.
Registered Investment Adviser
13905 Quail Pointe Dr. Ste A
Oklahoma City, OK 73134
www.meritadvisors.com

PRIVACY POLICY May 1, 2011

Merit Advisors has adopted the following privacy policy:

1. We are committed to safeguarding your non-public personal information.
2. We do not disclose information to third parties, unless one of the following limited exceptions applies. We disclose information to companies that help us process or service your transactions or account(s).
3. We may disclose information in limited circumstances where that disclosure is required by law, for example, to cooperate with regulators or law enforcement authorities, or to resolve consumer disputes.
4. We do not sell personal information to anyone.
5. We protect the confidentiality and security of your information.
6. We restrict access to information to our employees and agents for business purposes only. All employees are trained and required to safeguard your information.
7. We maintain physical, electronic, and procedural safeguards to protect information.
8. We make every effort to keep your information accurate and up-to-date.
9. We will provide notice of changes in our information –sharing practices. If, in the future, it is necessary to disclose information in a way that is not consistent with this policy, to the extent required, clients will be notified in advance and given an option to opt out of the disclosure. Should you have any questions or concerns, please contact J. Paul Cunningham at (800) 749-3072 or by email at paulc@meritadvisors.com

Protection of Client Records and Information

Among other things, Merit takes the following measures to protect client records and information:

1. There is limited access to Merit's premises.
2. Merit maintains secure, climate controlled offsite storage.
3. Employees are required to sign a confidentiality agreement.
4. Agreement with third party service providers that may have access to client information include privacy and confidentiality language.