



NEW Outgoing Wire Policy
Kavar Capital Partners

To: All Kavar Capital Partners, LLC Clients:

Effective May 1, 2013, Kavar Capital Partners will require both verbal and written instruction for third party outgoing wire transfers.

While the Charles Schwab wire form has not changed and is still required, a member of the Kavar Capital team will also now need to verbally confirm your intentions- over the phone or in person - prior to submitting to Charles Schwab to carry out the instructions.

The incidence of identity theft and computer hacking is elevating and we feel that this additional precaution is warranted for your financial security.

Schwab has been, and will continue to be, a great partner for us in all efforts related to fraud protection.

We appreciate your cooperation with our new policy and assure you that our team will do everything possible to maintain expeditious and most importantly, accurate, processing of all wire transfer requests.

Thank you so much for your loyalty and confidence.

Kavar Capital Partners Team