

## **Privacy On Line**

R. M. Stark and Pershing LLC always make extensive use of fire walls and encryption devices. Effective December 6, 2007 Pershing LLC will launch a stronger authentication initiative that will provide clients accessing their accounts on NetExchange client sites, more enhanced security measures to safeguard their personal and account information. These features include:

**Image Identification.** An image and phrase chosen by the client is displayed during the login process to validate that the user is authenticating to a genuine site.

**Challenge Questions.** If a user logs on to the site from a different computer, a new series of IDs and passwords, specifically when accessing an account from a remote location/computer.

**Stronger Password Composition.** This feature consists of mandatory and optional rules. Mandatory controls are turned on during either a password change or reset operation. Optional controls can be enabled by R.M. Stark & Co., Inc.

**R. M. Stark & Co., Inc. never sells information about our customers to anyone.**