

Item 2 – Material Changes

This Item 2 summarizes only the material changes that were made since the Brochure issued on November 3, 2021. It is not a summary of the Brochure in its entirety. Following is a listing of the material changes to the Brochure:

1. In Item 4D, we updated the assets under management.

You may obtain a copy of our current Brochure any time by contacting our Firm's Chief Compliance Officer at the telephone number listed on the cover page of this Brochure.