

Natural Investments LLC

Privacy, Security and Confidentiality Statement of Policy

Natural Investments LLC (NI) has an obligation to all of our Clients to treat their accounts and the information submitted to open those accounts with the utmost care, both for financial reasons and to ensure the privacy, security and confidentiality of the information given to us. Therefore, NI has in place the following measures to ensure that privacy, security and confidentiality are not breached by outside access or unauthorized personnel.

Organization-Collected Information

NI obtains information regarding Clients only from the Client and the Advisor with whom the Client has a working relationship. We do not use the services of a Credit Reporting Agency or any other outside organization.

Disclosed Information

NI requests a variety of informational data from each Client in order to determine the financial need and social concerns of that Client. This information includes but is not limited to the Client's annual income, net worth, investment net worth, investment goals and objectives and any other information that is pertinent to the development of an Investment Policy Statement for each Natural Investments Client. This information is also utilized by NI Advisors to develop Client investment plans and strategies.

Parties With Whom the Information is Shared, Including Non-Affiliated Service Providers

Information with regard to a Client account, and the personal information about a Client that was used to establish it, is shared with the following parties:

- a. NI Office Staff and Officers as necessary in the day-to-day management of NI and in providing Client services.
- b. NI Third-Party Money Managers. This information is only shared with non-affiliated money managers of the Client's choosing and only with the Client's written permission on the Account Application, or by completion of a questionnaire requesting a proposal.
- c. NI attorneys and accountants in the course of their review of our business.
- d. Any Federal or State Regulatory Agency in the course of their review of our business practices or as otherwise prescribed by law or court order.
- e. Charles Schwab & Co., Inc. (Schwab) as custodian of Client accounts. Schwab only receives personal information about Clients from the account application that Clients complete and sign.
- f. Black Diamond Performance Reporting has been contracted to prepare quarterly performance reports and client fee billing for NI in order to assist NI in servicing your account. Black Diamond has agreed to protect all NI client information to the same level of privacy and confidentiality as stated in this policy statement.

Information About Former Clients

Information provided by a Client that is no longer using NI services is shared as above only with NI attorneys and accountants or any Federal or State Regulatory Agency or as otherwise prescribed by law or court order.

Fair Credit Reporting Act Disclosures

Charles Schwab & Co., Inc. is the custodian of Client funds and securities for all NI investment accounts. As custodian, they are required to meet the requirements of the Fair Credit Reporting Act. NI's data regarding account balances etc. is provided to us by Charles Schwab & Co., Inc.

Policies & Procedures

NI discloses the information we have requested from Clients and what our policy is for disclosing this information to others in each Client Agreement as follows:

1. Any information and documents provided to NI about you, the Client, your family, your financial circumstances and your financial objectives will be kept strictly confidential. NI attorneys and accountants who may need to review our files must keep this information confidential and insofar as we may be required by law or regulation to disclose such information to federal and state regulatory authorities or as may be required by court order.
2. NI does not sell or rent mailing lists and will not release your name and address to anyone outside of NI without your permission. All information is provided to NI by the Client, via the questionnaire and/or account applications completed by the Client with the assistance of their Advisor.
3. NI restricts access to our physical and electronic files to authorized personnel only (NI Home Office Staff and our Designated Independent Contractors). Only those staff members or Designated Independent Contractors that must have access to personal Client information have the means to view that information.
4. NI may provide information regarding a Client's account to non-affiliated financial services companies with whom we have a joint working agreement, in order to provide the Client with that financial company's services with relation to their account.
5. NI does not obtain personal Client information from sources other than those mentioned. (E.g. Charles Schwab, specific Outside Money Managers, Portfolio Management Consultants.)
6. NI will provide an initial notification of our Privacy, Security and Confidentiality Policy to every Client. Subsequently NI will send a copy of our policy to Clients annually regarding our Privacy, Security and Confidentiality Policy.
7. NI maintains physical, electronic and organizational safeguards to protect your personal information.

Right to Opt Out

As stated above, information is only shared with non-affiliated third parties with Client's written approval either through an account application or a questionnaire requesting a proposal for services. Each non-affiliated third-party is governed by the same non-disclosure of personal information requirements as NI. If a Client wishes not to have personal information disclosed to the above-specified non-affiliated third parties, the Client will not be able to utilize NI services.

If you have any questions or concerns please contact us at 1-877-241-0703