

LIGHTHOUSE FINANCIAL MANAGEMENT, LLC CLIENT PRIVACY NOTICE

GUIDING PRINCIPLES

The relationship between Lighthouse Financial Management, LLC and our clients is the most important asset of our firm. We strive to maintain your trust and confidence in our firm, an essential aspect of which is our commitment to protect your personal information to the best of our ability. We believe that all of our clients value their privacy, so we will not disclose your personal information to anyone unless it is required by law, at your direction, or is permitted by law and necessary to provide you with our services. We have not and will not sell your personal information to anyone.

THE PERSONAL INFORMATION THAT WE COLLECT AND COMMUNICATE

Lighthouse Financial Management, LLC collects and maintains your personal information so we can provide investment services to you. The types and categories of information we collect about you includes:

- ◆ Information we receive from you on applications and other forms to open an account or provide investment advice to you (such as your name, home or business address, social security number, telephone number, and financial information);
- ◆ Information that we generate to service your account (such as trade tickets and account statements);
- ◆ Information that we may receive from third parties with respect to your account or about your transactions (such as trade confirmations from brokerage firms).

In order for us to provide investment management services to you, we may disclose your personal information that we collect, as described above, in very limited instances, which include:

- ◆ Disclosures to companies, as permitted by law, to service your account (such as providing account information to brokers, custodians and other financial service providers).

HOW WE PROTECT YOUR PERSONAL INFORMATION

To fulfill our privacy commitment at Lighthouse Financial Management, LLC, we have instituted firm-wide practices to safeguard the information we maintain about you. These include:

- ◆ Adopting policies and procedures that put in place physical, electronic and other safeguards to keep your personal information safe;
- ◆ Limiting access to personal information to those employees who need it to perform their job duties;
- ◆ Requiring third parties that perform services for us to agree to keep your information strictly confidential;
- ◆ Protecting information of our former clients to the same extent as our current clients.