

Privacy Policy

nVest Advisors, LLC, a registered investment adviser, distributes a variety of financial products and services to you through their network of investment adviser representatives (collectively, "advisors"). We have always valued the trust our customers have placed in us and are committed to the responsible management, use, and protection of our customers' personal information. We are proud of our privacy and confidentiality practices, and we want you to know how we protect your information and use it to service your account(s).

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

Here's what we collect

nVest Advisors, LLC collects personal information about you to help us serve your financial needs, process transactions in your account(s), provide customer service, offer new products or services, and fulfill legal and regulatory requirements. nVest Advisors, LLC collects nonpublic personal information from you, as well as from other sources. The sources and the information collected may include:

- Information you provide to us, to our affiliated entities, or to your advisor on applications and related forms, through discussions with our customer service staff, or on our website, such as address, social security number, birth date, net worth, assets, income, and medical information, if applying for insurance.
- Information regarding your transaction history with us, such as products or services purchased, account balances, trading history, and payment history, as well as information from information service companies and consumer reporting agencies, such as your transactions or credit relationships with unaffiliated third parties.
- Information from other unaffiliated third parties, including employers, associations, benefit plan sponsors, and other institutions, if you transfer positions or funds to nVest Advisors, LLC, such as address, social security number, net worth, assets, and income.

Here's what we disclose

We may disclose any of the nonpublic personal information that we collect about you, as required to conduct our business and as permitted or required by law. We may share information about our customers with unaffiliated financial or nonfinancial services providers, such as insurance companies, broker/dealers, investment advisers, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, retirement plan sponsors, and other third parties who assist us in obtaining business or providing account maintenance or customer service to your account(s). In addition, we may share some or all of the information we collect with other financial institutions with whom we have joint marketing agreements. Furthermore, we also may share your information with auditors, regulators, and law enforcement organizations or in response to a subpoena or discovery request, as permitted or required by law.

We never sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.

If the advisor servicing your account(s) leaves nVest Advisors, LLC to join another financial institution, the advisor may retain copies of your personal information so that he or she can continue to serve you at the new firm. In doing so, your advisor may share your information with the new firm but is otherwise required to keep confidential the personal information obtained from you while the advisor was affiliated with nVest Advisors, LLC, and he or she may only use it to service your account(s).

Opting in

If you live in an "opt-in" state, where we are required to obtain your affirmative consent to share your nonpublic personal information with unaffiliated third parties who do not currently assist us in servicing your account or conducting our business, your advisor is required to obtain your consent before your advisor can take your information with him or her should your advisor leave nVest Advisors, LLC. Please note: You can withdraw your consent at any time by contacting the Compliance department at 888.852.0702, or by notifying us in writing (or signing and submitting the form at the bottom of page 2), to: nVest Advisors, LLC 302 E. Lorenal Drive, Suite E, Brownsville TX 78526.

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Opting out

If you live in an "opt-out" state and do not want your advisor to take your information with him or her should your advisor decide to leave nVest Advisors, LLC in the future, you have the right to opt out of such disclosure. If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. If you wish to opt out, now or at any time in the future, please complete the form below or contact our Compliance department at 888.852.0702.

How we keep your information secure

nVest Advisors, LLC recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format. nVest Advisors, LLC authorizes access to your nonpublic personal information only to parties with whom we have executed confidentiality/nondisclosure agreements and who need that information to serve you or to assist us in conducting our operations. In a comprehensive **Data Safety Policy**, we maintain and enforce policies and procedures that foster physical, electronic, procedural, and contractual safeguards of your nonpublic personal information. This policy helps to ensure that we comply with our own best practices, industry norms, and federal and state regulations. And we train our employees in the proper handling of sensitive information. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Changes to our Privacy Policy or our relationship with you

Our Privacy Policy may change from time to time. We will provide you notice of any material change to this policy before we implement the change.

If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

Questions

You do not have to contact us to benefit from nVest Advisors, LLC's privacy protections; they apply automatically to all of our customers and former customers. If you have any questions after reading this privacy policy, however, we encourage you to contact your advisor or to write to: nVest Advisors, LLC Attn: Privacy 302 E. Lorenaly Drive, Suite E, Brownsville, TX 78526.

Opt-Out Form

Please note: If you have a joint account, your choice will apply to everyone on your account unless you tell us otherwise.

- Apply my choices only to me.
- I do not want my advisor to share my personal information with another financial institution if my advisor leaves nVest Advisors, LLC; however, I understand that my advisor may disclose my name, address, phone number, title of my accounts, and my e-mail address to my advisor's new firm.

Name: _____

Address: _____

Account Number: _____

Mail to: nVest Advisors, LLC 302 E. Lorenaly Drive, Suite E, Brownsville, TX 78526

OR Call us at 888.852.0702