

What about Privacy? How do you protect my information?

North Point is very aware of concerns about privacy and confidentiality. We recognize that you are sharing personal, sensitive information with us which we must take appropriate steps to safeguard.

We acquire nonpublic personal information about you from the following sources:

- ❖ Reports, statements, or other forms you give us which disclose such things as income, assets, liabilities, age, social security number, health, family status, risk tolerance and financial goals.
- ❖ Your transactions with us or others whether through verbal or nonverbal communication.

We do not disclose any nonpublic personal information about you to anyone, except as directed by you (e.g. your accountant) and as permitted by law.

If you decide to close your account(s) or become an inactive client, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.

If you have given us consent to communicate with you electronically, any information obtained as part of SMS consent (phone numbers) will not be shared with third parties or affiliates.