

Navigate Financial LLC

PRIVACY NOTICE

999 E. MURRAY HOLLADAY ROAD
SUITE 202
SALT LAKE CITY, UT 84117
WWW.NAVIGATEFINANCIAL.COM

MAINTAINING THE TRUST AND CONFIDENCE OF OUR CLIENTS IS A HIGH PRIORITY. THAT IS WHY WE WANT YOU TO UNDERSTAND HOW WE PROTECT YOUR PRIVACY WHEN WE COLLECT AND USE INFORMATION ABOUT YOU, AND THE STEPS THAT WE TAKE TO SAFEGUARD THAT INFORMATION. THIS NOTICE IS PROVIDED TO YOU ON BEHALF OF NAVIGATE FINANCIAL LLC ("NF").

Information We Collect: In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:

- Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;
- Information about your transactions with us, our affiliates, or others;
- Information about your visits to our website. We store records of the activities on our sites in our web server logs, which automatically capture and save the information electronically. The information we collect helps us administer the site, analyze its usage, protect the website and its content from inappropriate use, and improve the user's experience.
- Information received from credit or service bureaus or other third parties, such as your credit history or employment status.

Categories of Information We Disclose: We may only disclose information that we collect in accordance with this policy. NF does not sell customer lists and will not sell your name to telemarketers.

Categories of Parties to Whom We Disclose: We will not disclose information regarding you or your account at NF, except under the following circumstances:

- To entities that perform services for us or function on our behalf, including financial service providers, such as a clearing broker-dealer, investment company, or insurance company, other investment advisers;
- To comply with broker-dealer firms that have regulatory requirements to supervise certain representatives' activities;
- To consumer reporting agencies,
- To third parties who perform services or marketing, client resource management, or other parties to help manage your account on our behalf;
- To your attorney, trustee or anyone else who represents you in a fiduciary capacity;
- To our attorneys, accountants, or auditors; and
- To government entities or other third parties in response to subpoenas or other legal processes as required by law or to comply with regulatory inquiries.

How We Use Information: Information may be used among companies that perform support services for us, such as data processors, client relationship management technology, technical systems consultants, and programmers, or companies that help us market products and services to you for a number of purposes, such as:

- To protect your accounts/non-public information from unauthorized access or identity theft;
- To process your requests such as securities purchases and sales;
- To establish or maintain an account with an unaffiliated third party, such as a clearing broker-dealer providing services to you and/or NF;
- To service your accounts, such as by issuing checks and account statements;
- To comply with Federal, State, and Self-Regulatory Organization requirements;
- To keep you informed about financial services of interest to you.

Regulation S-AM: Under Regulation S-AM, a registered investment adviser is prohibited from using eligibility information that it receives from an affiliate to make a marketing solicitation unless: (1) the potential marketing use of that information has been clearly, conspicuously and concisely disclosed to the consumer; (2) the consumer has been provided a reasonable opportunity and a simple method to opt out of receiving the marketing solicitations; and (3) the consumer has not opted out. NF does not receive information regarding marketing eligibility from affiliates to make solicitations.

Regulation S-ID: Regulation S-ID requires our firm to have an Identity Theft Protection Program (ITPP) that controls reasonably foreseeable risks to customers or to the safety and soundness of our firm from identity theft. We have developed an ITPP to adequately identify and detect potential red-flags to prevent and mitigate identity theft.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Cyber Security: Internal policies and procedures are in place to address cyber security. A copy of this policy is available upon request.

Departing Investment Adviser Representatives (“IARs”): If your IAR’s affiliation with NF ends and he or she joins a non-affiliated securities broker-dealer or registered investment adviser, NF will permit the IAR to use certain client contact information to solicit clients to join the IAR’s new financial services provider. The client contact information that the IAR may use is limited to your name, address, email address, phone number and account title.

Certain states have adopted a requirement for you to approve the sharing of information in advance, otherwise known as an “opt-in” choice. If you live in an “opt-in” state (e.g., California, Massachusetts, Maine, Alaska, North Dakota or Vermont), then NF will require your consent to share your information with unaffiliated third parties who are not servicing your account. State requirements vary and may change without notice.

Succession Planning: In the event that the owner(s) of NF retire, become incapacitated, or perish unexpectedly, your information would be disclosed to an unaffiliated third party for the purposes of facilitating a business succession plan. A change in control of ownership of NF would require your consent, as dictated by your signed agreement with NF, in order to continue providing services to you.

Your Right to Opt Out: Federal privacy laws give you the right to restrict us from sharing your personal financial information. These laws balance your right to privacy with NF’s need to provide information for normal business purposes. You have the right to opt out of sharing certain information with affiliated and unaffiliated companies of our firm. Choosing to restrict the sharing of your personal financial information will not apply to (1) your information that we may share with companies that help promote and market our own products or products offered under a joint agreement with another company; (2) records of your transactions--such as your loan payments, credit card or debit card purchases, and checking and savings account statements--to firms that provide data processing and mailing services for our firm; (3) information about you in response to a court order; and (4) your payment history on loans and credit cards to credit bureaus. If you opt out, you limit the extent to which NF can provide your

personal financial information to non-affiliated companies. You may opt out of the disclosure of nonpublic personal financial information to non-affiliates by contacting NF at 801-905-1644 .

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Complaint Notification: Please direct complaints to: Benjamin Driggs at Navigate Financial LLC, 999 E. Murray Holladay Rd, Suite 202 Salt Lake City, UT 84117; 801-905-1644.

Changes to This Privacy Policy: If we make any substantial changes in the way we use or disseminate confidential information, we will notify you. If you have any questions concerning this Privacy Policy, please contact us at:

Navigate Financial LLC
 999 E. Murray Holladay Rd
 Suite 202
 Salt Lake City, UT 84117

801-905-1644.

FACTS	WHAT DOES NAVIGATE FINANCIAL (“NF”) DO WITH YOUR PERSONAL INFORMATION?
WHY?	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.
WHAT?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
HOW?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons we choose to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DO WE SHARE?	CAN YOU LIMIT THIS SHARING?
<p>For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</p>	Yes	No
<p>For our marketing purposes - to offer our products and services to you</p>	Yes	No
<p>For joint marketing with other financial companies</p>	No	Not Applicable
<p>For our affiliates' everyday business purposes – information about your transactions and experiences</p>	Yes	No
<p>For our affiliates' everyday business purposes – information about your creditworthiness</p>	No	Not Applicable
<p>For our affiliates to market to you</p>	No	Not Applicable
<p>For non-affiliates to market to you</p>	No	Not Applicable

TO LIMIT OUR SHARING	<p>*Mail the form below.</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information from the date you received this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
QUESTIONS?	Call 801-905-1644
WHO WE ARE	
WHO IS PROVIDING THIS NOTICE?	Navigate Financial ("NF")
WHAT WE DO	
HOW DOES NF PROTECT MY PERSONAL INFORMATION?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files, and buildings.
HOW DOES NF COLLECT MY PERSONAL INFORMATION?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account
WHY CAN'T I LIMIT ALL SHARING?	<p>Federal law gives you the right to limit only.</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you. • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
WHAT HAPPENS WHEN I LIMIT SHARING FOR AN ACCOUNT I HOLD JOINTLY?	Your choices will apply to everyone on your account—unless you tell us otherwise.

DEFINITIONS		
AFFILIATES	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
NON-AFFILIATES	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
JOINT MARKETING	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
OTHER IMPORTANT INFORMATION		
MAIL-IN THIS SECTION		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. Apply only to me	Mark any you want to limit: Do not share information about my creditworthiness with your affiliates for their everyday business purposes. Do not allow your affiliates to use my personal information to market to me.	
	Name	
	Address	
	City, State, Zip	
	Phone Number	
		Mail to: Navigate Financial LLC 999 E. Murray Holladay Road Suite 202 Salt Lake City, UT 84117