

FACTS

WHAT DOES NPF INVESTMENT ADVISORS (NPF) 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and identity information, address, telephone number, e-mail
- brokerage accounts and account holdings, balances, family composition and background
- security transactions and investment objectives, net worth, income, payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **client** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **client** personal information; the reasons **NPF** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NPF share?	Can you limit this sharing?
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	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	NO	N/A
For nonaffiliates to market to you	NO	N/A

Questions?

Call 616-459-3421 or go to www.npfinvest.com

Who we are

Who is providing this notice?

NPF Investment Advisors (NPF)

What we do

How does NPF 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 and secured files and buildings.

We restrict access to your non-public information to those employees who need to know that information to service your account.

How does NPF collect my personal information?

We collect your personal information, for example, when you

- sign our agreement or open a brokerage/custodial account
- communicate with us or purchase or sell securities
- deposit or withdraw funds, provide or update your investment profile

instruct your broker, custodian or bank to forward your statements to us or grant us access to your statements

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not have any affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share your information with any nonaffiliates unless such sharing is necessary to service your account or is required by law.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We have not entered into any joint marketing agreements.*

Other important information

NPF considers your privacy one of our utmost concerns. We will send existing customers an updated Privacy Notice on an annual basis.