

Pacific Income Advisers Privacy Notice

The relationship between Pacific Income Advisers (“PIA”) and our customers is our most important asset. PIA strives to maintain its clients’ trust and confidence by protecting confidential client information (including former clients) to the best of our ability. PIA is committed to protecting current and former clients’ privacy and will not disclose personal information to anyone unless it is required by law, at the client’s direction, or is permitted by law and is necessary to provide clients with advisory services. PIA has not sold and will not sell personal information to any third party. PIA also does not have any affiliated companies.

Federal law gives customers 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.

Personal Information PIA Collects and Communicates

All financial companies need to share customers’ personal information to run their everyday business. The primary reason PIA collects and maintains personal information is to service our clients and administer the customer relationship. The types and categories of information PIA collects generally includes the following:

- Information received on applications and/or other documents to provide investment advice, including the client’s name, home address, social security number, email address and telephone number;
- Information about client’s net worth; and
- Information that PIA may receive from third parties.

In order for PIA to administer client accounts, we may disclose this personal information that we collect as permitted by law, to service client accounts. We may provide your account information to assist us in:

- providing necessary data to companies that perform administrative and account servicing functions;
- operating our business and fulfilling contractual obligations;
- ensuring the security and sufficiency of our networks and systems;
- ensuring compliance with legal, regulatory and policy requirements;
- conducting internal or external investigations or in establishing or defending legal claims or allegations; and
- conducting a business negotiation or transaction relating to PIA (e.g., further to a merger, reorganization, liquidation, or any other business transaction), including negotiations of such transactions.

These companies to which we disclose personal information must use this information solely for the services for which PIA hired them and are not permitted to use, reuse, or share this information for any other purpose.

PIA does not provide personal client information to third parties for marketing purposes.

We may also disclose information about you to third parties: (1) if we are required to do so by law, regulation, or legal process (such as in response to a court order or subpoena) or (2) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual illegal activity.

In cases where you direct us to share information with third parties, you should be aware that PIA does not control the data practices of such third parties, and we recommend you review any applicable privacy policies for information about these parties' data practices.

How PIA Protects Personal Information

To fulfill its privacy commitment and protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include:

- Maintaining physical, electronic, and procedural safeguards that comply with government requirements to keep personal information safe;
- Limiting access to personal information to PIA personnel who need it;
- Proper destruction and disposal of client documents;
- Taking the appropriate steps to ensure that third parties who perform services for PIA agree to keep company and/or personal information secure and confidential; and
- Protecting the personal information of former clients to the same extent as current clients.

PIA will update its policies and procedures whenever necessary in an effort to ensure that our clients' privacy is maintained. If we make any material changes to our Privacy Policy, we will promptly make that information available to clients.

Limiting Sharing of Information

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 third parties to market to you

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

For questions or requests regarding limiting sharing, please contact us at 310-393-1424 or email us at info@pacificincome.com.

Because we need your personal information, as described herein, to provide services to you, you should be aware that limiting of sharing may prevent such services from being offered or continued.