

PRIVACY POLICY OF Nvest Financial, LLC

Nvest Financial, LLC (“Nvest”) collects personal information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account.

Gathering Information

Some of the nonpublic personal, financial, non-financial, and health information Nvest collects, comes from you. The sources and the information collected may include:

- information on applications and related forms such as name, address, date of birth, Social Security number, assets and income, (medical information if applying for insurance);
- information regarding your transactions with us such as, products or services purchased, account balances and payment history;
- information from consumer reporting agencies such as credit relationships;
- information from your employer, association or benefit plan sponsor such as name, address, Social Security number, assets and income.

Sharing Information

In the course of servicing your account, we may share information collected about our customers with Commonwealth Financial Network (the broker/dealer where your accounts are maintained should you choose to implement the recommended strategies with an associated person of Nvest), and other unaffiliated service providers such as insurance companies, mutual fund companies, banks, broker dealers or investment firms to provide account maintenance or customer service to your account. We may also disclose your information to other organizations such as government agencies and law enforcement officials as required by law.

If your servicing adviser leaves Nvest, the adviser may retain copies of your personal information so he or she can continue to serve you at their new firm. In doing so, your adviser may share your information with the new firm but is otherwise required to keep confidential the personal information obtained from you while the adviser was affiliated with Nvest, and he or she may only use it for the purpose of providing services to you.

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 you, we will obtain your consent before we allow your advisor to take your information with him or her should your advisor leave Nvest or in the event that your account is transferred to another firm based on Nvest’s continuity agreement. **Please note:** You can withdraw your consent at any time, by contacting us at (207) 985-8585.

The current “opt-in” states are Alaska, California, Maine, Massachusetts, Nevada, North Dakota and Vermont.

Opting out.

If you live in an “opt-out” state and do not want your adviser to take your information with him or her should your adviser decide to leave Nvest in the future, you have the right to opt out of such disclosure. If you wish to opt out, now or at any time in the future, please contact us at (207) 985-8585.

Safeguarding Privacy

Nvest recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format. Nvest authorizes access to your nonpublic personal information only to personnel who need that information to serve you. Nvest maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information to ensure we are complying with our own policy, industry practices, and federal or state regulations. If you become an inactive customer, we will continue to adhere to the privacy policies and practices as described in this notice.

Nvest Financial Group, LLC does not sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.

Questions

You do not have to contact us to benefit from our privacy protections; they apply automatically to all of our customers and former customers. If you have any questions after reading this privacy policy, we encourage you to contact us at (207) 985-8585.



Facts		What Does Commonwealth Financial Network® 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: <ul style="list-style-type: none"> • Name, email address, internet protocol (IP) address, address, social security number, date of birth, citizenship, signature • Financial account number, financial account balances, trading history, payment history • Net worth, assets, income, investment experience, employment information • Transactions or credit relationships with nonaffiliated third parties • Medical information (if applying for insurance) 	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers’ personal information, the reasons why Commonwealth may choose to share personal information, and whether you can limit this sharing.	

Reasons Why We Can Share Your Personal Information	Does Commonwealth Share?	Can You Limit This Sharing?
For our everyday business purposes —to process 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 new products or services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes —we may share your personal information with our affiliates to process transactions, maintain your account(s), or respond to court orders and legal investigations.	Yes	No
For our affiliates’ everyday business purposes —information about your creditworthiness	No	We don’t share
For nonaffiliates’ everyday business purposes —to assist us in obtaining business or providing account maintenance or customer service to your account(s)	Yes	No
For our affiliates to market to you —to offer new products or services to you	No	We don’t share
For nonaffiliates to market to you —Commonwealth does not sell, share, or disclose your nonpublic personal information to nonaffiliated third-party companies.	No	We don’t share
For advisors who leave Commonwealth —if you have a Commonwealth advisor servicing your account(s) who leaves Commonwealth to join another financial institution, the advisor may retain copies of your personal information so that they 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 Commonwealth, and they may use it only to service your account(s). Please note: Certain states require affirmative consent to allow sharing. See below for more on your rights under state law.	Yes	Yes

In the event that a Commonwealth advisor terminates their relationship with Commonwealth and you want to follow your advisor to their new firm, please do not request to limit our sharing.

To Limit Our Sharing

- Call Commonwealth’s Client Privacy Line at **844.668.9880**.
- Mail your request to **Commonwealth Financial Network, Attn: Privacy, 29 Sawyer Road, Waltham, MA 02453-3483**.

Please note: If you are a new customer, we can begin sharing your information from the date we provided you with this notice. When you are no longer our customer, we continue to share your information as described in this notice; however, you can contact us at any time to limit our sharing.

Questions?

Call **844.668.9880** or go to **www.commonwealth.com**.

Who We Are

Who is providing this notice?

Commonwealth Equity Services, LLC, doing business as Commonwealth Financial Network® (“Commonwealth”), a dually Registered Investment Adviser and broker/dealer, and its affiliates CES Insurance, LLC, and Advisor360® LLC (collectively, “Commonwealth”), is providing this notice. Commonwealth distributes a variety of financial products and services to you through our network of financial professionals who are independent Registered Representatives, Investment Adviser Representatives, and insurance agents (collectively, “advisors”). Securities are not offered or provided by Commonwealth on behalf of the federal government, and the offer of such securities is not sanctioned, recommended, or encouraged by the federal government.

What We Do

How does Commonwealth protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. We protect your personal information in the following ways:

- We only grant access to your personal information 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.
- We have physical and electronic safeguards in place to ensure that we comply with our own policy, industry practices, and federal and state regulations.
- Our employees are trained in the proper handling of nonpublic personal information.

How does Commonwealth collect my personal information?

Commonwealth 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, use of our online services, or on our website
- Information regarding your transaction history with us
- Information from other nonaffiliated third parties, including employers, associations, benefit plan sponsors, credit bureaus, and other institutions, if you transfer positions or funds to Commonwealth

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. (See below for more on your rights under state law.)

What happens when I limit sharing for an account I hold jointly with someone else?

If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. Any account holder may express a privacy preference on behalf of the other joint account holders.

Definitions

Affiliates

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

- CES Insurance, LLC
- Advisor360®, LLC

Nonaffiliates

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

- This may include insurance companies, broker/dealers, investment advisers, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, retirement plan sponsors, and other third parties.

Joint marketing

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

- This may include banks, credit unions, or other financial institutions with which we have a joint marketing agreement.

Other Important Information

If you live in an “opt-in” state, we are required to obtain your affirmative consent to share your nonpublic personal information with nonaffiliated third parties who do not currently assist us in servicing your account or conducting our business.

California and North Dakota residents: For accounts with a California or North Dakota mailing address, we will not share your personal information with a financial company for joint marketing purposes, except as required or permitted by law.

Nevada residents: This notice is being provided pursuant to state law. If you prefer not to receive marketing calls, contact your advisor directly.

Vermont residents: For accounts with a Vermont mailing address, we will not share your creditworthiness information with our affiliates, except as required or permitted by law. For joint marketing with other financial companies, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law.