

Privacy Notice.

FACTS	WHAT DOES SUNSTONE TRUST COMPANY 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"> Social Security number (or tax ID number) and income Account balances and assets Risk tolerance and retirement assets 		
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 Sunstone chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Sunstone 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	Yes	No
	For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	Yes
	For our affiliates' everyday business purposes-- information about your creditworthiness	Yes	Yes
	For our affiliates to market to you	Yes	Yes
	For nonaffiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> Mail the form below <p>Please note: If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer our customer</i>, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Email at support@sunstonetrust.com or go to sunstonetrust.com		

What we do	
How does Sunstone 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.
How does Sunstone collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Seek financial advice • Seek advice about your investments • Give us your income information • Tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as customer screening databases, affiliates, or other companies.</p>
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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	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. We consider companies under common ownership or control with us, such as Partake Collective, a non-financial company, Sunstone Management, Inc., an investment firm and a corporate client of ours, and American Lending Center LLC, a non-bank lender, to be affiliates for purposes of this privacy notice.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we can share with include your investment advisers, your attorneys and CPAs, custodians of your assets, persons and entities that manage your assets or your philanthropic endeavors, and your insurers and banks.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Sunstone doesn't jointly market.</i>
Other important information	

Special Notices for State Residents

For California Customers. We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our affiliates to the extent required by California law.

For Vermont Customers. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness or my transactions and experiences with your affiliates for their everyday business purposes.*
- Do not allow your affiliates to use my personal information to market to me.*
- Do not share my personal information with nonaffiliates to market their products or services to me.*

Name
Address

City, State,
Zip

Mail To: SUNSTONE TRUST COMPANY, 18881 Von Karman Avenue, Suite 1000, Irvine CA 92612