

MERITUS FINANCIAL, INC.

Meritus Financial Group
Meritus Capital Management

PRIVACY POLICY

A Guide To How We Use And Protect Client Information

Your personal and financial data is private information. Whether you are an existing customer or considering a relationship with us, protecting your privacy is our priority. In compliance with privacy regulations, Meritus Financial, Inc., Meritus Financial Group, Inc., and Meritus Capital Management, Inc., hereinafter referred to as “Meritus,” is required to provide you an annual notice informing you of your rights as a client/consumer and our obligations as it relates to federal privacy laws enacted under Regulation S-P to protect information you provide to us.

INFORMATION MERITUS COLLECTS

This personal information, not available publicly, may come from the following sources of information, which you may have provided us:

- Name and Address
- Social Security Number and/or Taxpayer Identification Number
- Driver’s License, passport or other photo identification
- Assets
- Income
- Account Balance(s)
- Investment Activity
- Accounts at Other Institutions

WHY MERITUS COLLECTS PRIVATE INFORMATION

In order to provide you with the best financial services and products available, we need to evaluate your information for any strengths or weaknesses. Our decisions regarding financial products and decisions must be based on sound judgments made from all the information you may have provided us. It also helps us service your accounts and administer our business.

For example, we use information about you to:

- Respond more accurately and efficiently to your requests
- Identify opportunities to give you more convenience and control by developing products and - services that may meet your objectives and benefit you
- Secure your accounts and help protect you and Meritus from fraud

MERITUS WILL SAFEGUARD PERSONAL INFORMATION YOU PROVIDE

You may rely on us to protect the personal and private information you have entrusted to us. Every precaution, in accordance with federal laws and regulations is used to limit access to personal information about you to those employees who need to know to assist us in providing products and services to meet your needs. Meritus maintains internal physical, electronic and procedural safeguards to protect your personal information. Some of the steps we take to safeguard information you provide us include the following:

- Information is provided only to those who have a legitimate reason to know. Employees of our office are required to adhere to company policies and procedures protecting clients'/consumers' information.
- From time to time, we may disclose your information to affiliated offices in order to determine which products or services are best suited to your needs. Employees of such affiliated offices are required to follow our company's policies and procedures in safeguarding your privacy.
- We may also provide information to non-affiliated companies such as attorneys, accountants, mortgage and insurance brokers, in order to assist us in providing beneficial products or services to you. In such a situation, we will provide only the information necessary for that assigned purpose to the nonaffiliated company. Similar to our employees and those of our affiliated offices, we will require any non-affiliated office to follow company policies and procedures as well.
- In order to verify particular information, we may contact third parties such as consumer reporting agencies, employers, third party administrators, insurance companies or physicians and financial institutions. We only contact the appropriate third party for verification. For instance, we would not ask for medical information when deciding the issuance of annuities of group pension products.
- In accordance with any state or federal laws, we may be required to release information in certain circumstances (i.e. protection against fraud).
- Our company will maintain strict physical, electronic, and procedural measures to protect your information.

- By law, we are required to notify you of our privacy policy on an annual basis. Although we reserve the right to change our privacy policy, we will tell you of the changes promptly.

Importantly, we want to assure you that we will not sell client information to anyone. Your rights as our client/consumer are a priority to us.

MERITUS LIMITS THE SHARING OF INFORMATION

To protect your privacy, we limit the information we share both within and outside Meritus. We conduct our business with great respect for the confidential nature of the information you have provided. We will not share your personal information without your authorization except as outlined below.

SHARING INFORMATION WITHIN MERITUS

The sharing of information within Meritus allows us to provide you with complete and superior service. We may share within Meritus the information described above in the section captioned "Information Meritus Collects." This includes information about your transactions or experiences with us, information you supply on your account applications, and information we receive from third parties.

You have the right to instruct us not to share among affiliated financial service companies certain information (other than information about our transactions and experiences with you) from your account applications or information we receive from third parties. If you do not want us to share this information about you, please call us at: (847) 289-7700. Your request not to share this information will apply to all of your accounts with us, including any new account you open after your original request.

MERITUS SHARES INFORMATION WITH COMPANIES WHO HELP US PROVIDE SERVICES TO YOU

Meritus may share the information described under the section "Information Meritus Collects" with companies external to Meritus to complete a transaction you have requested or to help us service your account. We may also share information with other financial institutions with which we have a joint marketing agreement. We are highly selective in choosing these companies. All companies with whom we do business are contractually obligated to comply with strict standards regarding security and confidentiality, and the information can be used only for the sole purpose of providing the service we have requested of the company to perform.

Examples of the type of outside companies with which we may share information include:

- Non-financial companies that perform services for us such as data processing and companies that perform marketing services on our behalf.

- Financial service providers, including clearing firms, broker dealers, registered investment advisors, mutual fund companies, insurance companies, accountants, and attorneys.

SHARING INFORMATION IN OTHER SITUATIONS

Meritus may share the information described under the section captioned "Information Meritus Collects" when we are permitted or required to do so by law. Examples include responding to a subpoena, conducting a fraud investigation, or reporting to a credit bureau. We may also share this information when authorized by you.

AN ONGOING COMMITMENT TO YOUR PRIVACY

We are just as committed to protecting the privacy of our former customers, as we are our current customers. If you choose to close your account or become an inactive customer, you will continue to be protected by the privacy policies and principles described in this policy.

THANK YOU

At Meritus, your business is important to us, and we promise to do our best to safeguard your financial assets and personal and financial information about you. If at any time we can help you further, please call us at (847) 289-7700 or write to us at:

Meritus Financial Group
Attn: Lynn M. Schmidt, President
645 Tollgate Road, Suite 140
Elgin, Illinois 60123