

YOUR RIGHT TO FINANCIAL PRIVACY

At Corient Trust Company we have established policies and practices that respect the financial privacy of all individuals who use our trust company. We believe it is critical to comply with the laws and regulations designed to secure your financial privacy. Your relationship with us is very important, and we want you to understand our policies and practices with respect to handling your information.

THIS POLICY APPLIES TO YOU

This policy applies to our relationships with individual clients who inquire about or obtain products or services from us for personal, family and household purposes.

STRICT SECURITY MEASURES

We take the security of information very seriously. We have established security standards and procedures to prevent unauthorized access to client information. We maintain physical, electronic, and procedural safeguards to guard client information. We educate our employees about the importance of confidentiality and client privacy. We take appropriate disciplinary measures to enforce employee responsibilities regarding client information.

WHY WE COLLECT INFORMATION

We collect information about you to:

- accurately identify you;
- protect and administer your records, accounts and funds;
- help us design or improve our products and services;
- understand your financial needs;
- save you time when you apply for new products and services;
- offer you quality products and services; and
- comply with certain laws and regulations.

WE COLLECT INFORMATION FROM

We collect and maintain your personal information so that we can provide investment management and other services to you. The types and categories of information that we collect and maintain about you include:

- Information we receive from you to open an account or provide investment advice or other services to you (such as your home address, telephone number, social security number, financial information, and investment objectives).
- Information that we generate to service your account or from our transactions with you (such as account statements and other financial information).
- Information on your transactions with nonaffiliated third parties.

We have established procedures so that the information we collect is accurate, current, and complete. We are committed to work with you to promptly correct any inaccurate information.

OUR SELECTIVE SHARING OF INFORMATION

In order for us to provide investment management and other services to you, we do disclose your personal information in very limited instances, which include:

- Disclosures to nonaffiliated companies as permitted by law, including those who help us service your account (such as providing account information to brokers and custodians).
- Other limited disclosures as permitted by law, for example, required reports to government entities.

We do not share your information with third parties for marketing purposes. We do not sell your information.

FORMER CLIENTS

If you end your relationship with us, we will continue to adhere to the privacy policies and practices described in this notice.

This information is for educational purposes and is not intended to provide, and should not be relied upon for, accounting, legal, tax, insurance, or investment advice. This does not constitute an offer to provide any services, nor a solicitation to purchase securities. The contents are not intended to be advice tailored to any particular person or situation. We believe the information provided is accurate and reliable, but do not warrant it as to completeness or accuracy. This information may include opinions or forecasts, including investment strategies and economic and market conditions; however, there is no guarantee that such opinions or forecasts will prove to be correct, and they also may change without notice. We encourage you to speak with a qualified professional regarding your scenario and the then-current applicable laws and rules.

Different types of investments involve degrees of risk. The future performance of any investment or wealth management strategy, including those recommended by us, may not be profitable or suitable or prove successful. Past performance is not indicative of future results. One cannot invest directly in an index or benchmark, and those do not reflect the deduction of various fees that would diminish results. Any index or benchmark performance figures are for comparison purposes only, and client account holdings will not directly correspond to any such data.

Advisory services are offered through Corient Private Wealth LLC and its affiliates, each being a registered investment adviser ("RIA") regulated by the U.S. Securities and Exchange Commission ("SEC"). The advisory services are only offered in jurisdictions where the RIA is appropriately registered. The use of the term "registered" does not imply any particular level of skill or training and does not imply any approval by the SEC. For a complete discussion of the scope of advisory services offered, fees, and other disclosures, please review the RIA's Disclosure Brochure (Form ADV Part 2A) and Form CRS, available upon request from the RIA and online at <https://adviserinfo.sec.gov/>. We also encourage you to review the RIA's Privacy Policy and Code of Ethics, which are available upon request.

Our clients must, in writing, advise us of personal, financial, or investment objective changes and any restrictions desired on our services so that we may re-evaluate any previous recommendations and adjust our advisory services as needed. For current clients, please advise us immediately if you are not receiving monthly account statements from your custodian. We encourage you to compare your custodial statements to any information we provide to you.