

Privacy Statement

On November 12, 1999, the President signed into law the Gramm-Leach-Bliley Act (GLB). Title V of the GLB sets forth privacy requirements for the use of nonpublic personal financial information by banks, securities industry members, insurance companies, and other financial institutions. Pursuant to the GLB, we are sending you this notice outlining our Privacy Policy.

Lantern Investments, Inc. collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Lantern Investments, Inc. does not disclose any nonpublic personal information about our customers or former customers to any non-affiliated third parties, except as permitted by law. Legal exceptions to disclosure include, but are not limited to:

- To respond to subpoena or court order, judicial process, or regulatory authorities;
- In connection with proposed or actual sale, merger, or transfer of all or a portion of a business or operating unit; and
- To protect against fraud.

Lantern Investments, Inc. restricts access to your nonpublic personal information to those employees and affiliated entities who need to know that information to provide you with products or services. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you decide at some point either to close your account(s) or become an inactive customer, we will continue to adhere to our privacy policies and practices with respect to your non-public personal information.

California Customers

If your account has a primary mailing address in California we will limit the sharing of your personal information with our affiliates in order to comply with California privacy laws. If you wish to opt-out or restrict our sharing of personal information with our affiliates you can call us at 800-860-1010.