

HARBOR FINANCIAL GROUP, INC.
PRIVACY POLICY NOTICE
April 2011

Our Promise to You

As a client of Harbor Financial Group, Inc., you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

Information Provided by Clients

In the normal course of doing business, we typically obtain the following non-public personal information about our clients:

- Personal information regarding your identity such as name, address and social security number;
- Details regarding your finances, including but not limited to your transactions and accounts with us;
- Information about your taxes;
- Client financial information such as, net-worth, assets, income, bank account information and account balances; and
- Personal, family and health information.

How We Manage and Protect Your Personal Information

We do not sell information about current or former clients to third parties, nor is it our practice to disclose such information to third parties unless requested to do so by a client or client representative or, if necessary, in order to process a transaction, service an account or as permitted by law. Additionally, we may share information with outside companies that perform administrative services for us. However, our contractual arrangements with these service providers require them to treat your information as confidential.

We maintain physical, electronic and procedural safeguards in order to protect your personal information. Our Privacy Policy restricts the use of client information and requires that it be held in strict confidence.

Should you decide to terminate your relationship with Harbor, we will adhere to the privacy policies and practices as described in this notice.

Client Notifications

We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy.

Please do not hesitate to contact us with questions about this notice.