



Privacy Policy Notice

The Gramm-Leach-Bliley Act (GLBA) and similar state financial privacy laws require financial institutions, such as investment adviser firms, to protect the privacy of current, former and potential clients' information. To comply with GLBA, Moneta holds both our firm and our employees to the highest standards of trust and fiduciary duty in the safekeeping and use of our current, former and potential clients' personal and financial data. We are committed to maintaining the confidentiality of the information we collect and therefore we adhere to the policies and practices described in this notice.

Information Moneta Collects

In order to provide our clients with comprehensive and personalized financial services, Moneta requests certain personally identifiable financial and transactional information from our clients and prospects. Moneta collects confidential information directly from clients and prospects through correspondence or in conversations during the financial planning process. This information typically includes personally identifying data (such as a client's name, date of birth, and social security number), a list of assets, a statement of net worth, transaction history, financial account numbers, account holdings and balances, tax filings, income and employment-related information, business relationships, types of insurance products and estate planning documents.

Moneta's Use of Information

Moneta does not disclose any nonpublic personally identifiable information about its current, former or potential clients (such as the information described above) to other parties or service providers, except at the specific direction of the current, former or potential client or as required or permitted by law. Pursuant to existing law, Moneta has the right to disclose client personally identifiable information to:

- Affiliated third-party service providers such as Moneta Trust and Argent Capital Management; and
- Non-affiliated third-party service providers who provide services directly to Moneta including, but not limited to, data storage or analysis, portfolio reporting and custodial administration.

How Moneta Protects Confidential Information

Moneta maintains physical, electronic and procedural safeguards to restrict access to any personally identifiable information collected to only those persons who require such information to fulfill our obligations. Moneta does not share information about our current, former and potential clients with third parties without consent except under the circumstances described above or under the following circumstances:

- As necessary to maintain and service the client account or to provide certain requested or authorized third party services to the client (e.g., tax preparer/CPA, attorney);
- As required by regulatory authorities or law enforcement officials having jurisdiction over Moneta, or as otherwise required by applicable law; and
- To prevent fraud, unauthorized transactions, false claims or other potential liability to either Moneta or the client.

Additional Privacy Policy Disclosures

The confidentiality of all nonpublic personally identifiable information is maintained at all times, including when disposing such information. Moneta engages a third-party service provider to shred all confidential documents and records prior to disposal. Additionally, electronic data contained on any computer or other media device is destroyed, or permanently disabled, in order to prevent the data from being read or reconstituted.

Moneta's Privacy Policy remains in effect at all times, even after the client relationship is terminated. If you have any questions about our privacy practices, please contact us by telephone at (314) 726-2300.