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PRIVACY NOTICE 2012

Prudent Investors Network Inc, (referred to herein as "PIN"), maintains physical, electronic, and procedural safeguards that comply with federal standards to protect its clients' nonpublic personal information. Through this policy and its underlying procedures, PIN attempts to secure the confidentiality of customer records and information and to protect against reasonably foreseeable threats or hazards to the security or integrity of customer records and information.

It is the policy of PIN to restrict access to all current and former clients' information (i.e., information and records pertaining to personal background, investment objectives, financial situation, tax information/returns, investment holdings, account numbers, account balances, etc.) to those employees and affiliated/nonaffiliated entities who need to know that information in order to provide products or services desired by the client from PIN. PIN may disclose the client's information if PIN is: (1) previously authorized by the client to disclose the information to individuals and/or entities not affiliated with PIN, including, but not limited to the client's other professional advisors and/or service providers (i.e., attorney, accountant, insurance agent, broker-dealer, investment adviser, account custodian, etc.); (2) required to do so by judicial or regulatory process; or (3) otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations. The disclosure of information contained in any document completed by the client for processing and/or transmittal by PIN in order to facilitate the commencement/continuation/termination of a business relationship between the client and a nonaffiliated third party service provider (i.e., broker-dealer, investment adviser, account custodian, insurance company, etc.), including information contained in any document completed and /or executed by the client for PIN (i.e., advisory agreement, client information form, etc.), shall be deemed as having been automatically authorized by the client with respect to the corresponding nonaffiliated third party service provider.

PIN permits only authorized employees and affiliates who have signed a copy of PIN's Privacy Policy to have access to client information. Employees violating PIN's privacy Policy will be subject to PIN's disciplinary process. Additionally, whenever PIN hires other organizations to provide services to PIN's clients, PIN will require them to sign confidentiality agreements and/or the Privacy Policy. Should you have any question regarding the above, please contact Elisa Williamson at the PIN office.