



California Privacy Rights

(Last updated: May 21, 2025)

Saturna complies with the California Consumer Privacy Act ("CCPA") and the California Privacy Rights Act ("CPRA") ("CCPA/CPRA"). If you are a California resident, you can make certain requests regarding your personal information ("PI"). We respond to these requests as required by California law.

For purposes of clarity, under the CPRA, "sell," "selling," "sale," or "sold," means selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, an individual's personal information by the business to a third party for monetary or other valuable consideration.

Under the CPRA, "share," "shared," or "sharing" means sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, an individual's PI by the business to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration, including transactions between a business and a third party for cross-context behavioral advertising for the benefit of a business in which no money is exchanged.

Service providers, contractors, and the business with whom the individual intentionally interacts and that collects the PI are not considered to be "third parties" under the CPRA.

Rights Under California Law

You have the right to notice and disclosure at or before the point of collection of (a) the categories of PI and sensitive personal information ("SPI") collected, (b) the purposes for the collection, (c) whether the PI/SPI is sold or shared, and (d) the length of time it will be retained, or the criteria used to determine the retention period, but Saturna will not retain PI/SPI longer than reasonably necessary for the disclosed purpose. Saturna will not collect additional categories of PI/SPI or use the collected PI/SPI for any purpose incompatible with the purpose for which it was collected, without providing you notice.

You have the right to request that Saturna delete any PI about you which has been collected from you.

You have the right to request that Saturna correct any inaccurate PI it has about you.

You have the right to request that Saturna disclose to you:

- The categories of PI it has collected about you
- The categories of sources from which the PI was collected
- The business purpose for collecting, selling, or sharing your PI
- The categories of third parties to whom Saturna discloses your PI
- The specific pieces of PI that Saturna has collected about you.

You have the right to know what PI is sold or shared and to whom. You have the right to request that Saturna disclose to you:



- The categories of PI that it has collected about you
- The categories of PI that Saturna has sold or shared about you and the categories of third parties to whom the PI was sold or shared, by category of PI for each category of third party
- The categories of your PI that Saturna disclosed for a business purpose and the categories of persons to whom it was disclosed for a business purpose.

You have the right to opt out of the sale or sharing of your PI to third parties by directing Saturna not to sell or share your PI.

You have the right to direct Saturna to limit their use of your SPI to (a) that which is necessary to perform the services you requested, (b) that which is necessary to perform an allowed business purpose, or (c) as authorized by regulations. If Saturna uses or discloses your SPI for purposes other than these, we will provide you notice that your SPI may be used or disclosed to a service provider or contractor for additional purposes and you have the right to direct us to limit such use or disclosure of your SPI.

You have the right to exercise these rights without any retaliation or discrimination, such as denying you services, charging you different rates for services, providing a different level of service, or suggesting you will receive a different price or rate for services or different quality of service.

You can make requests pursuant to these rights by calling the following toll-free number: +1-800-728-8762 EXT. 1097 or by sending a written request to Saturna Capital, Attention: Investor Services, 1300 N. State St. Bellingham, WA 98225. California residents may also designate an authorized agent to make a request for access on their behalf by emailing CAprivacyrequest@saturna.com.

When you, as a California resident, exercise these rights and submit a request, Saturna will verify their identity against information we have about you. We may also ask you for certain information (such as name, address, telephone, or email) or to confirm certain information we have about you, such as your account number. Saturna will endeavor to honor individual requests within thirty (30) days, but will notify you if more time is needed. Please note that some requests may conflict with certain lawful exemptions under the CPRA, in which case you will be notified of such. Saturna is only required to honor such requests twice in a twelve (12) month period.

Exercise of these rights will have no adverse effect on the price and quality of Saturna's services.

Categories of PI Collected

In the past twelve months, Saturna has collected the following categories of PI:

- Identifiers, such as name, postal address, email address, social security number, driver's license number or similar identifier, account name, unique personal identifier, etc.
- Associated identifiers, such as telephone numbers, signature, bank account number or other financial information, etc., as set forth in CA Civ. Code §1798.81.5.
- Protected classifications of data, such as sex/gender, marital status, national origin, age, familial status, etc.
- Digital identifiers, such as Internet or other electronic network activity information, such



- as cookies when you access our website.
- Sensory information such as audio, electronic, visual, or similar information.
 - Professional or employment-related information, such as whether applicant is employed at another broker-dealer and employment status.

Categories of Sources from Which PI was Collected

Your PI can be collected from the Saturna website, employees, custodian banks, fund administrators, transfer agents, broker/dealers, service providers, contractors, personal representatives, fiduciaries, financial institutions, or other third parties you have authorized to provide us with your PI.

Business Purpose for Collecting and Processing the PI

The business or commercial purposes for the collection, processing, sale, and disclosure of PI is:

- Helping to ensure security and integrity of our services and operations
- Debugging to identify and repair errors that impair the existing intended functionality of services that we provide to you
- Performing services on behalf of the business
- Providing advertising and marketing services
- Undertaking activities to verify or maintain the quality or safety of our services.

Categories of Third Parties to Whom PI Disclosed

This PI may be disclosed to the following categories of third parties: Saturna affiliates, fund administrators, placement agents, transfer agents, custodian banks, broker/dealers, other third parties to whom you have authorized us to provide information, legal representatives of Saturna, and regulators or law enforcement as required.

Categories of PI Sold or Shared

Saturna does not share any PI for cross-context behavioral advertising. We understand the importance of maintaining the privacy of your financial information. We want to assure you that we protect the confidentiality of any personal information that you share with us. In addition, we do not sell information about our current or former customers.

In the course of our relationship, we gather certain nonpublic information about you, including your name, address, investment choices, and account information. We do not disclose your information to unaffiliated third parties unless it is necessary to process a transaction; service your account; deliver your account statements, shareholder reports, and other information; or as required by law. When we disclose information to unaffiliated third parties, we require a contract to restrict the companies' use of customer information and from sharing or using it for any purposes other than performing the services for which they were required.

We may share information within the Saturna Capital family of companies in the course of



informing you about products or services that may address your investing needs.

We maintain our own technology resources to minimize the need for any third party services, and restrict access to information within Saturna. We maintain physical, electronic, and procedural safeguards to guard your personal information.

Categories of PI Disclosed for a Business Purpose

Categories of PI Disclosed for a Business Purpose	Business Purpose	Categories of Persons to Whom It Was Disclosed
Identifiers	<ul style="list-style-type: none"> • Security & integrity of services and operations • Debugging to identify & repair errors • Performing services on behalf of the business • Providing advertising & marketing services • Verifying or maintaining quality or safety of our services 	Saturna, fund administrators, placement agents, transfer agents, custodian banks, broker/dealers, other third parties authorized by the individual, legal representatives, regulators, law enforcement
Associated Identifiers	<ul style="list-style-type: none"> • Security & integrity of services and operations • Debugging to identify & repair errors • Performing services on behalf of the business • Providing advertising & marketing services • Verifying or maintaining quality or safety of our services 	Saturna, fund administrators, placement agents, transfer agents, custodian banks, broker/dealers, other third parties authorized by the individual, legal representatives, regulators, law enforcement
Protected Classifications	<ul style="list-style-type: none"> • Security & integrity of services and operations • Debugging to identify & repair errors • Performing services on behalf of the business • Providing advertising & marketing services • Verifying or maintaining quality or safety of our services 	Saturna, fund administrators, placement agents, transfer agents, custodian banks, broker/dealers, other third parties authorized by the individual, legal representatives, regulators, law enforcement

Digital Identifiers	<ul style="list-style-type: none"> • Security & integrity of services and operations • Debugging to identify & repair errors • Performing services on behalf of the business • Performing advertising & marketing service • Verifying or maintaining quality or safety of our services 	Saturna, other third parties authorized by the individual, legal representatives, regulators, law enforcement
Sensory	<ul style="list-style-type: none"> • Security & integrity of services and operations • Debugging to identify & repair errors • Performing services on behalf of the business • Verifying or maintaining quality or safety of our services 	Saturna, fund administrators, other third parties authorized by the individual, legal representatives, regulators, law enforcement
Professional or employment-related	<ul style="list-style-type: none"> • Security & integrity of services and operations • Performing services on behalf of the business • Verifying or maintaining quality or safety of our services • To comply with regulatory requirements 	Saturna, fund administrators, placement agents, other third parties authorized by the individual, legal representatives, regulators, law enforcement
Sensitive personal information	<ul style="list-style-type: none"> • Security & integrity of services and operations • Debugging to identify & repair errors • Performing services on behalf of the business • Providing advertising & marketing services • Verifying or maintaining quality or safety of our services 	Saturna, fund administrators, placement agents, transfer agents, custodian banks, broker/dealers, other third parties authorized by the individual, legal representatives, regulators, law enforcement

Shine the Light

If you are a California resident, as defined in Section 17014 of Title 18 of the California Code of Regulations, the following additional disclosures apply to any personal data that we process subject to the CCPA/CPRA.

California's "Shine the Light" law permits California residents to annually request and obtain information free of charge about what personal information is disclosed to third parties for direct marketing purposes in the preceding calendar year.



Contact Us

If you have any questions, comments, requests or concerns about this Privacy Policy or other privacy-related matters, please contact us at:

Saturna Capital
Attn: Investor Services
1300 North State Street
Bellingham, WA 98225
Main Phone: 360-734-9900
Toll Free: 800-728-8762