

IMPORTANT PRIVACY INFORMATION

NORTHSTAR FINANCIAL SERVICES GROUP, LLC PRIVACY NOTICES

As an Account Owner of the LoneStar 529 PlanSM (the “Plan”), you are entitled to know how NorthStar Financial Services Group, LLC and its affiliates (“NorthStar”) protect your personal information and how we limit its disclosure.

Information Sources

We obtain nonpublic personal information about our Account Owners and Designated Beneficiaries from the following sources:

Enrollment Applications or other forms

- When you create a user ID and password for online Account access
- When you enroll in our electronic document delivery service
- Your transactions with us, our affiliates or others
- A software program on the Plan’s website, often referred to as a “cookie,” which indicates which parts of our site you’ve visited
- When you set up challenge questions to reset your password online

If you visit www.lonestar529.com and do not log on to the secure Account information areas, we do not obtain any personal information about you. When you do log on to a secure area, we do obtain your user ID and password to identify you. We also use this information to provide you with products and services you have requested and to assist you in other ways.

We do not collect personal information through the Plan’s website or on the Enrollment Application unless you willingly provide it to us, either directly by email or in those areas of the website that request such information. In order to update your personal information (including your mailing address, email address and telephone number), you must first log on and visit the “My Accounts” section and select the “Account Maintenance” menu for mailing address and telephone numbers and “My Profile” for email address.

If you have set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You can refuse cookies by turning them off in your browser. However, doing so may limit your access to certain sections of the Plan’s website.

We use cookies to help us improve and manage the Plan’s website. For example, cookies help us recognize new versus repeat visitors to the site, track the pages visited, and enable some special features on the website. This data helps us provide better service to the Plan’s website visitors.

Some pages of the Plan’s website use JavaScript to collect Web page traffic activity and measure the performance of our servers and network. These scripts do not collect personal information about visitors to the Plan’s website, but may collect non-personal information such as browser type, referring site URL, and search strings used to find and access the Plan’s website. Such information may prove useful in our efforts to reach a wider audience of prospective account holders. Such information cannot be used to directly market the Plan to any specific individual.

Use of Information

NorthStar may use your personal information for everyday business purposes, such as to process your transactions, maintain your account(s), provide you with services and respond to court orders and legal investigations.

Protection of Information

We do not disclose any nonpublic personal individual Account information about current or former Account Owners and Designated Beneficiaries to anyone, except as permitted by law.

Disclosure of Information

We send your Financial Advisor (as designated by you) copies of confirmations, account statements and other documents reporting activity in your Accounts.

Right of Refusal

We will not disclose your personal information to unaffiliated third parties (except as permitted by law), unless you, the person who provides the information

or the person who is the subject of the information gives express written consent to such disclosure.

Internet Security and Encryption

In general, the email services provided by the Plan's website are encrypted and provide a secure and private means of communication with us. To protect your own privacy, confidential and/or personal information should only be communicated via email when you are advised that you are using a secure website.

As a security measure, we do not include personal or Account information in nonsecure emails, and we advise you not to send such information to us in nonsecure emails. Instead, you may take advantage of the secure features of the Plan's website to encrypt your email correspondence. To do this, you will need to use a browser that supports Secure Sockets Layer (SSL) protocol.

We do not guarantee or warrant that any part of the Plan's website, including files available for download, are free of viruses or other harmful code. It is your responsibility to take appropriate precautions, such as use of an antivirus software package, to protect your computer hardware and software.

- All transactions are secured by SSL and 128-bit encryption. SSL is used to establish a secure connection between your PC and the Plan server. It transmits information in an encrypted and scrambled format.
- You can exit the secure area by either closing your browser, or for added security, you can use the log out button before you close your browser.

Other Security Measures

We maintain physical, electronic and procedural safeguards to protect your personal Account information. Our employees and agents have access to that information only so that they may offer you products or provide services, for example, when responding to your Account questions.

How You Can Help

You can also do your part to keep your Account information private and to prevent unauthorized transactions. If you obtain a user ID and password for your Account, do not allow it to be used by anyone

else. Also, take special precautions when accessing your Account on a computer used by others.

Who We Are

This joint notice describes the Privacy Policy of NorthStar, the Plan Manager and Northern Lights Distributors, Inc., the Plan Distributor, and their respective affiliates. This notice was last updated in September 2014. In the event it is updated or changed, we will post an updated notice on the Plan's website. If you have any questions about this Privacy Policy, write to us at 17605 Wright Street, Omaha, Nebraska 68130, email us by clicking on the "Contact Us" section of the Plan's website at www.lonestar529.com or call us at **800.445.GRAD (4723), option #4.**

STATE OF TEXAS PRIVACY NOTICES

Federal Privacy Act Notice: Disclosure of your social security number on the Application is required and authorized under law, for the purpose of tax administration and identification of any individual affected by applicable law. 42 U.S.C. §405(c) (2) (C) (i); Internal Revenue Code of 1986, Sections 529(d) and 6109(a); and Tex. Educ. Code §54.702. Texas Privacy Notice: Under Chapter 559, Texas Government Code, you are entitled to review, request, and correct information we have on file about you, with limited exceptions in accordance with Chapter 552, Texas Government Code. To request information for review or to request error correction, contact us at 17605 Wright Street, Omaha, Nebraska 68130 or toll-free at 800.445.GRAD (4723), option #4.