

April 1st, 2021

Dear Client:

We are committed to managing the financial affairs of our clients expertly and confidentially, and as such, on an annual basis we provide, or offer to provide, certain information to you about Spinnaker Investment Group.

Our Privacy Notice describes our policies for collecting and keeping private your nonpublic personal information. We will provide our Privacy Notice to you upon request and anytime there is a change in our policy.

Regulations require us to annually provide you with a summary of material changes we made to our disclosure brochure, our Form ADV Part 2A, with an offer to provide the full brochure upon request. Our disclosure brochure provides important information about our firm. We filed our annual amendment on March 4, 2021, with no material changes noted since our previous annual amendment filed on March 12, 2020.

Additionally, for our retail investors, we are required to communicate any changes to our relationship summary, our Form ADV Part 3 (Form CRS). There have been no material changes since it was last filed on June 24, 2020.

If you wish to receive a complete copy of our current Form ADV Part 2A or our Form ADV Part 3 (Form CRS), please send a written request to the address on this letter.

Finally, please remember to contact us if there are any changes in your financial situation or investment objectives or if you wish to impose, add, or modify any restrictions to your account. Note, however, that any requests for a change must first be acknowledged and agreed to in writing by us.

Sincerely,

Spinnaker Investment Group, LLC

4100 MacArthur Blvd., Suite 120

Newport Beach, CA 92660

(949) 396-6700

www.spinninvest.com