

Who is Providing this Notice and Why?

KBS Capital Advisors LLC ("KBS"), acting on behalf of KBS Real Estate Investment Trust II, Inc., KBS Real Estate Investment Trust III, Inc., KBS Growth & Income REIT, Inc., and KBS Capital Markets Group LLC, is providing this notice. This notice is to inform you about the type of personal information collected and how it is used. Please read this notice carefully to understand what KBS collects and does with your personal information.

Type of NPI Collected

The type of non-public information ("NPI") collected depends on the product or service you have with KBS and its affiliates. NPI may include information you provide, such as:

- Social Security number, date of birth, citizenship and employment information
- Investments, income and assets and account balances information
- Any other information you provide hard copy or online

How NPI is Collected

NPI is collected, for example, when:

- Account forms are completed and submitted in connection with the purchase, update or change to any KBS REIT.
- An account is established and you contact KBS for information related to your account.
- Contact information is provided.

KBS may also collect personal information from other sources, such as: broker-dealers, financial advisors, qualified and non-qualified custodians and other similar entities; affiliates; and other companies.

Type of NPI That Can be Disclosed

KBS may disclose NPI that it collects to non-affiliated companies as permitted by law and for its everyday business purposes, such as to process transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus, as well as to non-affiliated third parties who perform services for KBS or functions on its behalf. This includes third parties that perform marketing services for KBS.

KBS may also disclose any of the categories of NPI that it collects to affiliates so that they may market KBS products and services and to non-affiliated third parties for those third parties' own marketing purposes.

How NPI Collected is Used and Disclosed

The KBS network of affiliated companies and unaffiliated third-party service providers work together to maintain an efficient and effective network of products and services. KBS collects, uses and shares NPI about you in order to keep you informed of its products and services, to provide you with products and services that you request, and to comply with legal and regulatory requirements.

The NPI collected helps KBS to provide you with better service and facilitate its business relationship. KBS may use the NPI collected in the following ways:

- **Internal Use.** KBS may use NPI internally for the purposes of furthering its business, which may include analyzing your information, matching your information with the

<p>How NPI Collected is Used and Disclosed (cont'd)</p>	<p>information of others, processing transactions and services, maintaining accounts, resolving disputes, preventing fraud, and verifying your identity.</p> <ul style="list-style-type: none"> • Aggregate Use and Disclosure. KBS may use and disclose NPI on an aggregate basis. This means that KBS combines non-personally identifiable information about you with non-personally identifiable information from other users and customers. For example, KBS may seek to determine the most common ZIP code among the users of its websites and disclose this information to other parties. • Other Disclosures. KBS may also use and disclose NPI to: <ul style="list-style-type: none"> - Correct technical problems in how it provides products and services and processes information. - Protect its rights and property and the rights and property of others. - Take precautionary measures against potential liability. - Respond to claims about the violation of rights or interests of third parties. - Comply with law or respond to judicial process. - Regulatory or law enforcement agencies or for investigations on matters related to public safety, to the extent permitted by applicable laws or regulations.
<p>Parties to Whom KBS Discloses NPI</p>	<p>In addition to the types of third parties referenced under "Categories of NPI that can be Disclosed," KBS may disclose NPI to the following types of third parties:</p> <ul style="list-style-type: none"> • Financial service providers, such as for customer-initiated service requests, establishing and managing your accounts, and completing your transactions. • Others, such as broker-dealers, financial advisors, joint owners, qualified and non-qualified custodians, or other parties acting on your behalf. • Non-affiliated non-financial companies, such as service providers who assist KBS with marketing its own investment products and services, and those serving as transfer agents, handling check printing, providing data storage or processing, and other third party service providers that enable KBS to provide you with products and services that you have requested.
<p>Your Right to Opt-Out</p>	<p>If you prefer that KBS not disclose NPI about you to non-affiliated companies in connection with the marketing of those non-affiliated companies' products and services, you may opt out of these disclosures. You may direct KBS not to make such disclosures (except where such disclosures are permitted by law). If you wish to opt out of disclosures of NPI to non-affiliated third parties for marketing purposes, you may send the attached form to:</p> <p>KBS REITs – Privacy Notice C/O DST Systems PO Box 219015 Kansas City, MO 64121-9015</p>
<p>How Your Information is Protected</p>	<p>To protect your personal information from unauthorized access and use, KBS uses security measures that comply with federal law. These measures include computer safeguards, as well as secured files and buildings. KBS restricts access to NPI to those employees who have a legitimate business need for the information.</p>
<p>Notification of Changes to KBS' Privacy Policy</p>	<div data-bbox="516 1822 1040 1969"> <p>If KBS decides to change its privacy policy, it will provide a new notice that reflects its new policy. Additionally, KBS will provide a new opt out notice and provide you an opportunity to opt out of disclosures of NPI to non-affiliated third parties.</p> </div> <div data-bbox="1086 1782 1529 2003"> <p>Former Customers</p> <p>NPI of former customers will be treated as described in this policy.</p> </div>

NOTICE REGARDING PRIVACY OF FINANCIAL INFORMATION
OPT-OUT FORM

Instructions: Complete and return this form **ONLY** if you want to opt-out of the disclosure described in the privacy notice.

Customer Name: _____

KBS Account Number(s)
for Existing Investors: _____

Signature: _____

Printed Name of Signer: _____

Telephone Number: _____

Date: _____

**IF THIS FORM IS COMPLETED, PLEASE RETURN IT TO
THE FOLLOWING ADDRESS:**

KBS REITs – Privacy Notice
C/O DST Systems
PO Box 219015
Kansas City, MO 64121-9015

DETACH ON PERFORATED LINE AND RETURN THIS PORTION ONLY

