

## Commitment to Privacy

January 2022

At Carret protecting the privacy of customer information is our priority. We collect personal information to open your account(s), to process your transactions and to help us provide a better level of service. We do not sell your personal information to anyone. Protecting your privacy is one of the ways we demonstrate that your relationship is important to us at the Carret.

The Carret privacy policy applies to current and former customers of our services.

Throughout the policy, we refer to information that personally identifies you and your account(s) as "personal information."

- 1. We do not sell your personal information to anyone.**
- 2. We do not disclose personal information to third parties, unless one of the following limited exceptions applies:**
  - Personal information may be disclosed to an investment advisor, bank, or broker-dealer in order to process and service your transactions.
  - We may use your personal information to provide faster, more convenient services or to alert you to Carret products and services that you may find useful.
  - We may use your personal information to fulfill our regulatory obligations and to help us deliver the best possible service to you.
- 3. We collect personal information in the normal course of business to administer your account(s) and to serve you better.**
  - Application and registration information - We collect information that you provide to us when you open an account. The information we collect may include name, address, phone number, email address, social security number, date of birth, and information about your interests, investments, and investment experience.
  - Transaction information - Once you have an account with us, to administer your account and better serve you, we collect and maintain personal information about your transactions, including balances, positions, and history, and may include your name or other data in an internal client list that reflects your activities at Carret.
- 4. We protect the confidentiality and security of your personal information.**
  - Companies we hire to provide support services are not allowed to sell your information and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.
  - We restrict access to personal information to our employees and agents for business purposes only. All employees are trained and required to safeguard such information.
  - We maintain physical, electronic, and procedural safeguards to guard your personal information.
- 5. We continue to evaluate our efforts to protect personal information and make every effort to keep your personal information accurate and up to date.**
  - If you identify any inaccuracy in your personal information, or you need to make a change to that information, please contact your Investment Representative so that we may promptly update our records.
- 6. We will provide notice of changes in our information-sharing practices.**
  - If, at any time in the future, it is necessary to disclose any of your personal information in any way that is inconsistent with this policy, we will give you advance notice of the proposed change so that you will have the opportunity to opt out of such disclosure.

**If you have any questions or concerns, please contact us at our toll-free number 1-800-444-7388.**