

## Commitment to Privacy

January 2024

As an Investment Adviser, Carret is required by law to inform their clients of their policies regarding the privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives customers the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

### **TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT**

We collect nonpublic NPI about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information and Financial Account Numbers and/or Balances, Sources of Income, or other Information. We collect NPI to open your account(s), to process your transactions and to help us provide a better level of service. We do not sell your NPI to anyone.

If you are a new client, we may begin sharing your information on the day you sign our agreement. When you are no longer our client, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. Throughout the policy, we refer to information that personally identifies you and your account(s) as NPI.

**1. We do not sell your NPI to anyone.**

**2. We do not disclose NPI to third parties, unless one of the following limited exceptions applies:**

- NPI may be disclosed to an investment advisor, bank, or broker-dealer in order to process and service your transactions.
- We may use your NPI to provide faster, more convenient services or to alert you to Carret products and services that you may find useful.
- We may use your NPI to fulfill our regulatory obligations and to help us deliver the best possible service to you.

**3. We collect NPI 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 NPI 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 NPI.**

- 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 NPI to the performance of the specific service we have requested.
- We restrict access to NPI 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 NPI.

**5. We continue to evaluate our efforts to protect NPI and make every effort to keep your NPI accurate and up to date.**

- If you identify any inaccuracies in your NPI, 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 NPI 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.**