

Cottage Street | Advisors

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APRIL 2023: PRIVACY POLICY NOTICE

Your privacy is important to us. To better protect your privacy, we provide this notice explaining what Cottage Street Advisors, LLC does with your personal and financial information. Federal law gives consumers the right to limit some but not all sharing of this information. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depends on the products and services that you have with us. The information that we typically collect typically includes: Social Security number, employment status and income, account balances and assets transaction history. All financial companies need to share customers' personal information to perform their services and run their everyday business.

We will share your personal information to conduct business and help manage your account. Specifically:

- To process your transactions, invest your assets, maintain your account(s), respond to court orders and legal investigations.
- To provide appropriate information that is required or requested for tax purposes, tax planning or estate planning, or asset protection planning purposes.

You are allowed to limit this sharing.

To protect your personal information from unauthorized access and use, we store as little of your personally identifiable information as possible and use security measures that comply with federal law. These measures include computer safeguards (such as password protection or encryption) and restricting access to physical files (such as locked cabinets and building access).

We collect your personal information, for example, when you:

- Open an account
- Deposit money
- Seek advice about your investments or tax matters
- Enter into an investment advisory contract
- Tell us about your investment or retirement portfolio or earnings

We do not share information with Affiliates, Non-Affiliates or for Joint Marketing purposes! Period!

Affiliates include companies related by common ownership and/or control. They can be financial and non-financial companies. Non-affiliates include accountants, attorneys and other business professionals. Joint marketing is typically a formal agreement between non-affiliated financial companies that together market financial products or service to you. Furthermore, we will not discuss your personal data, circumstances or account balances with other individuals unless instructed to do so by you.

Basically, we won't disclose your personal information to anyone unless you ask or authorize us to do so. We will rely on your instruction before we share your data or information with your other service providers, such as your accountant or attorney and even other family members. If you have a joint account, your choices will apply to everyone on your account – unless you tell us otherwise.

INFORMATION THAT WE WON'T ASK FOR:

We will **never** ask you for ID or passwords to any account. We have the access we need to view your account information and trade on your behalf under our advisor arrangement.

Unless we are working together on a request that you initiate, **we will also not ask you for any bank account or ACH information.** We are not authorized to move money on your behalf but will certainly help you complete the paperwork to move money or set up ongoing transfers at your request.

In general, our requests to you for information are associated with administrative or services requests that you initiate, such as an asset transfer or mailing address change.

If you are ever unsure of any request for information from us via e-mail, text or voice-mail, please call the office to verify the authenticity.

Should you have any questions or concerns about these privacy policies, please call Jason Haviland, Chief Compliance Officer, at 508-748-0709.