Cottage Street | Advisors

9 Cottage Street

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Marion, MA 02738

**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 product or service you have with us. This information can include:

* 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. Reasons we can share your personal information are:

* To process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.
* 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 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.

* 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. We will also rely on your instruction before we share your data or information with your other service providers, such as your accountant or attorney.

If you have a joint account, your choices will apply to everyone on your account – unless you tell us otherwise.

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