

McNAMARA FINANCIAL SERVICES INC.'S PRIVACY POLICY

Reviewed: March 28, 2018

FACTS	What does McNAMARA FINANCIAL SERVICES ("MFS") do with your personal information?
Why?	MFS collects information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account. 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.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Name, Address, Social Security number and income <input type="checkbox"/> Products or Services purchased, account balances, transaction history and payment history <input type="checkbox"/> Assets, investment experience, credit history and credit scores <input type="checkbox"/> Occupation, DOB, family history (as applicable to your investments), estate planning information <input type="checkbox"/> Information about your interests, detailed financial information, investment objectives, tax and insurance information and other such personal information <input type="checkbox"/> If you seek life or other insurance products, information we receive from you regarding your health. <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business- to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons MFS chooses to share, and whether you can limit that sharing.

Reasons we can share your personal information	Does MFS share?	Can you limit this sharing?
For our everyday business purposes- in the course of servicing your account, we may share information collected about our customers, as previously described above, with other unaffiliated service providers such as insurance companies, mutual fund companies, broker-dealers or investment firms to provide account maintenance or customer services to your account, to process your transactions, maintain your account(s), respond to court orders, government agency requests and legal investigations or report to credit bureaus.	Yes	No
For our marketing purposes- to offer our products and services to you, i.e. newsletter, email updates, etc.	Yes	Yes
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share

For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share
Contact Us	Call us at (781) 834-2010 or go to www.mcnamarafinancial.com	

FACTS	What does MFS do with your personal information?
Who are we	
Who is providing this notice?	McNamara Financial Services, Inc., 1020 Plain Street, Suite 200, Marshfield, MA 02050
What we do	
How often does MFS notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer, or when there are substantial changes to our policy.
How does MFS protect my personal information?	<ol style="list-style-type: none"> 1. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. 2. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information to ensure that we are complying with your own policy, industry practices and federal or state regulations. 3. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.
How does MFS collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Open an account, deposit money or engage us for services <input type="checkbox"/> Visit our website and choose to identify yourself <input type="checkbox"/> Pay bills <input type="checkbox"/> Process transactions <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> <input type="checkbox"/> Affiliates everyday business purposes – information about your creditworthiness <input type="checkbox"/> Affiliates to market to you <input type="checkbox"/> Non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> <input type="checkbox"/> Processing transactions, mailing, and auditing services <input type="checkbox"/> Contacting service providers, such as your tax preparer, insurance companies, mutual fund companies, banks and investment firms <input type="checkbox"/> We may disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required or permitted under law (for example, to cooperate with regulators or law enforcement authorities, resolve consumer disputes, perform credit/authentication checks, or for institutional risk control or if consented to by you). Federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> MFS does not have any affiliates at this time.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Qualified custodians where your account is maintained <input type="checkbox"/> Companies that process and print account statements <input type="checkbox"/> Parties referring you to us or membership groups of which you are a member <input type="checkbox"/> Service providers such as your accountant, insurers, mutual fund companies, banks, investment firms, brokerage firms, clearing agents and attorneys <input type="checkbox"/> Others as directed by you, including, but not limited to, your attorney, accountant or other professionals

If you want to limit our sharing	
Contact us	<p>By telephone: (781) 834-2010 By email: alyssa@mcnamarafinancial.com By mail to:</p> <p>McNamara Financial Services, Inc. 1020 Plain Street Suite 200 Marshfield, MA 02050</p> <p>Opting out: In the event that this policy changes in such a way that may cause your nonpublic personal information to be disclosed other than as set forth above, you will be provided with notice of that change prior to its effectiveness and you will have the right to opt out by marking the opt out form provided to you to indicate that you are opting out, signing it and returning it to us within thirty days of the postmark date, or by contacting us via e-mail, mail or telephone, within thirty (30) days of the postmark date on the notice. If you have any questions or concerns, please contact us by e-mail at alyssa@mcnamarafinancial.com or call us at (781) 834-2010.</p>