

FACTS

WHAT DOES ANDREW GARRETT, INC. DO WITH YOUR PERSONAL INFORMATION?

R20917-001
Rev.08/2017

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Assets and investment experience
- Account balance and transaction history
- Date of Birth
- Contact Information (phone number, email address, etc.)
- Employment

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Andrew Garrett, Inc. chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Andrew Garrett, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To Limit Our Sharing

- Call 800-899-1883—Our menu will prompt you through our choice(s) **or**
- Visit us online: www.andrewgarrett.com

Please note:

If you are a new customer, we can begin sharing your information **30 days** from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call **800-899-1883** or go to www.andrewgarrett.com

What we do

Who is providing this notice?	Andrew Garrett, Inc.
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What we do

How does Andrew Garrett, Inc. protect my personal information?	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.
How does Andrew Garrett, Inc. collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open your account or seek advice about your investments • Buy or sell securities or make deposits/withdrawals • Enter into an investment advisory contract
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes— information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law)
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Andrew Garrett, Inc. has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Clearing firms, insurance companies, mutual fund companies, trust companies</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Andrew Garrett, Inc does have joint marketing agreements with nonaffiliated companies</i>

Other important information

Andrew Garrett, Inc has entered into a Protocol for Broker Recruiting with certain other brokerage firms under which your Andrew Garrett, Inc Financial Advisor may take your personal information — specifically, your name, address, telephone number, email address, and account title — in the event your Financial Advisor leaves Andrew Garrett, Inc and joins one of the other member brokerage firms

Do Not Call Policy. This notice is the Andrew Garrett, Inc (and affiliates) Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Consumers who ask not to receive telephone solicitations from Andrew Garrett, Inc (and affiliates) will be placed on the Andrew Garrett, Inc Do Not Call list and will not be called in any future solicitations, including those of Andrew Garrett, Inc affiliates. If you communicate with us by telephone, we may monitor or record the call.

For Nevada residents only. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the “Can you limit this sharing” section by choosing to limit sharing “For our affiliates to market to you.” Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; e-mail: BCPINFO@ag.state.nv.us. Andrew Garrett, Inc, 52 Vanderbilt Ave, Ste 510, New York, NY 10017; 800-899-1883; www.andrewgarrett.com

Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

California: In accordance with California law, we will not share information we collect about you with companies outside of Andrew Garrett, Inc, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law. We collect personally identifiable information from online customers when those customers choose to enter their personal information while using Andrew Garrett, Inc.’s web sites and/or online services (including mobile applications). This information includes, but is not limited to, customer names, e-mail and mailing addresses, phone numbers, and social security numbers. Andrew Garrett, Inc does not collect personally identifiable information from general online site visitors unless those consumers unilaterally opt to provide personally identifiable information to Andrew Garrett, Inc. Andrew Garrett, Inc also does not share personally identifiable information with third-party persons or entities unless authorized by the customer. If Andrew Garrett, Inc.’s online customers wish to change the contents of the personally identifiable information previously supplied to Andrew Garrett, Inc, those customers may do so by contacting their local Andrew Garrett, Inc entity branch office and requesting the change. Alternatively, some web sites and online services offered by Andrew Garrett, Inc permit customers to change the contents of their personally identifiable information online. As stated above, Andrew Garrett, Inc does not collect personally identifiable information about individual consumers unless those consumers choose to provide such information. We are aware that some internet browsers have incorporated Do Not Track (“DNT”) features. Most of these features, when turned on, send a signal or preference to the web sites you visit indicating that you do not wish to be tracked. Because Andrew Garrett, Inc does not collect personally identifiable information unless the online customer voluntarily submits it, and because of a lack of industry standard, Andrew Garrett, Inc does not currently respond to DNT signals, whether on its web sites or other online services. Andrew Garrett, Inc does not allow other parties to collect personally identifiable information about its online customers’ individual online activities over time or across different web sites. Andrew Garrett, Inc cannot, however, guarantee protection from web-based criminal conduct that could result in the collection of an online customer’s personally identifiable information by an outside party.

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA only. The term “Information” in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience, or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims, or prevent fraud or if you say we can. To see your Information, contact the employee who services your account by mail or telephone. You must state your full name, address, the insurance company, policy number (if relevant), and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

For MA Insurance Customers only. You may ask in writing the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Client Authorization for Electronic Delivery of Documents & Communications

Client authorizes the financial professional named below and the broker-dealer and/or registered investment adviser firm with whom the financial professional is associated (collectively referred to as “we,” “us,” or “the firm”) to deliver, and Client agrees to accept, all required regulatory notices and disclosures, as well as all other correspondence from the firm via electronic mail (email). Information and documents provided by the firm can include, but are not necessarily limited to, the Customer Relationship Summary (Form CRS), Broker-Dealer Firm Brochure, Form ADV Part 2A Disclosure Brochure(s) and Form ADV Part 2B Brochure Supplements and updates and offers regarding those Form ADV Part 2 documents, account performance reports, annual Privacy Policy Notice delivery and other written communications from the firm. We may receive, via electronic means, Client’s consent to assignment of client agreements. We shall have completed all delivery requirements upon the forwarding of such document, disclosure, notice and/or correspondence to Client’s last provided email address.

ACCEPTANCE/REVOCAION OF CONSENT

Clients consent to electronic delivery unless client submit their request in writing. Client’s consent will be effective immediately and will remain in effect until revoked by either Client or the firm. If Client wishes to revoke this consent, Client may do so in writing at any time without the imposition of any fee or condition by notifying Client’s financial professional or the firm. In the event Client revokes this consent, Client will be mailed hard copies of any such document, disclosure, notice and/or correspondence contemplated by this form.

HARDWARE AND SOFTWARE REQUIREMENTS

In order to receive documents electronically, Client will need access to a computer and an account with an email service provider compatible with Client’s email software. Client may incur Internet-related costs in connection with electronic delivery, such as the costs charged to Client by Client’s Internet Service Provider and local telephone companies for the time Client spends on the Internet or the costs associated with printing email notifications and electronic documents. Client’s email notifications and electronic documents may be made available in either HTML (regular Web hypertext) or Portable Document Format (PDF). Client’s electronic documents may be viewed electronically via the Web and/or PDF and printed with a local printer. Client may also save Client’s electronic documents by storing the hyperlink on Client’s computer or by downloading and saving the documents the way Client would any other file from the Internet. To access the PDF format for printer-friendly materials, you will also need Adobe Acrobat Reader software. This reader is available for download, free of charge, from www.adobe.com.

SECURITY AND PRIVACY INFORMATION

Information sent electronically via SMS Messages or emails may not be encrypted. For security and confidentiality, unencrypted emails will not include Client’s name in combination with Client’s full account number, or any other personal identifier. Be aware, however, that some email addresses may use part of (or Client’s entire) name. If Client uses a work email address, Client’s employer or other employees may have access to Client’s email. We believe that email is a reasonably secure method of delivery, as with any form of communication, there is a risk of misdelivery or interception. To address this risk, if Client’s financial professional receives any indication that Client’s electronically delivered documents were not successfully delivered to Client or that there is a problem with Client’s email address, the document(s) will be mailed to Client.