

FACTS

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

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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, Retirement 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 processing 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	No	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**

Who we are**Who is providing this notice?**

Andrew Garrett, Inc.

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:

- Open your account or seek advice about your investments.
- Buy or sell securities or make deposits/withdrawals.
- Enter an investment advisory contract.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- 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 non-financial companies.

- *Andrew Garrett, Inc. has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Clearing firms, insurance companies, mutual fund companies, trust companies*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Andrew Garrett, Inc does have joint marketing agreements with nonaffiliated companies*

Other important information

Andrew Garrett, Inc has entered 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. **Our clients that opt for text messaging will not have their information shared with third parties for marketing purposes. We use Global Relay for logistics and archiving our text messaging system,**

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 solicitation, 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 with 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.