

PRIVACY POLICY NOTICE

Gerrish Financial LLC (“Gerrish Financial”) is committed to safeguarding the confidential information of all current, former and potential clients. All personal information provided to our firm is held in the strictest confidence. These records include personal information we collect from you in connection with any services or potential services provided by Gerrish Financial.

We have never disclosed information to nonaffiliated third parties, except as required by law or by your consent, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under law from doing so without advising you first. We use your information in helping you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.

In the course of providing our individual clients with personal financial planning and/or personal investment advisory services, we receive nonpublic personal information from and about them. Gerrish Financial is committed to keeping nonpublic personal information about you secure and confidential. This notice is intended to help you understand how we fulfill this commitment.

Information Collected

From time to time, we may collect a variety of personal information about you, including personal information in the course of correspondence, on application forms, via the telephone, by internet communications, through our website, and by other means information relevant to your transactions with us or others. The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement, but may include information:

- About your personal finances and insurance;
- About your personal goals, dreams and health to the extent needed for the planning process;
- About transactions between you and third parties; and
- From consumer reporting agencies.

Information Kept Private; Sharing Limited to Need to Know

We do not disclose your nonpublic personal information to anyone, except as permitted by applicable law or regulation or by your consent. With your permission, we may disclose limited information to attorneys, and accountants whom you have an established relationship with. You may opt out from our sharing information with these nonaffiliated third parties at any time by notifying us by telephone, mail, email or in person. With your permission, we may share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We require strict confidentiality in our agreements with unaffiliated third parties that require access to your nonpublic personal information, including financial service companies, consultants and auditors. Federal and state regulators may review our company records and your personal records as permitted under law. We do not provide your personally identifiable information to mailing lists or solicitors.

Secure Environment

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information, and we restrict access to this information.

Maintenance of Information

Your nonpublic personal information will be maintained during the time you are a client, and for the required time that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board’s Code of Ethics and Professional Responsibility. If you decide at some point to become an inactive client, we will continue to adhere to our privacy policies and practices with respect to your nonpublic personal information.