

FACTS

WHAT DOES D.J. St. Germain Company, Inc.
DO WITH YOUR PERSONAL INFORMATION?

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
- Risk Tolerance and Net Worth

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons D.J. St. Germain Company, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does D.J. St. Germain Company 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	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	Yes

Questions?

Call 800-443-7624 or go to www.stgermaininvestments.com

Who we are

Who is providing this notice?

D.J. St. Germain Company, Inc.
1500 Main Street, 25th floor, Springfield, MA 01115-5649

What we do

How does **D.J. St. Germain Co., 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.

D.J. St. Germain Company, Inc. has always strived to exceed industry standards for privacy safeguards.

How does **D.J. St Germain Co., Inc** collect my personal information?

We collect your personal information, for example, when you

- complete a personal profile or open an account
- share asset information or provide account numbers
- provide individual transaction history

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 creditworthiness
- 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 specific privacy disclosure.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *St. Germain Investment Management, Inc.*

Nonaffiliates

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

- *None*

Joint marketing

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

- *None*

Other important information

D.J. St. Germain Company, Inc. does not sell any information from clients to third parties, such as direct mail organizations or telephone solicitors. D.J. St. Germain Company, Inc. or its affiliates do not disclose any non-public personal information about our clients or former clients to anyone, except as permitted by law. In addition, we restrict access to non-public information about you to those employees who need to know that information to adequately service your accounts. We maintain physical, electronic and procedural safeguards that comply with federal standards and have always strived to adhere to higher privacy standards than those common throughout the industry.