



McGrath Insurance Brokerage Inc • Kevin B. McGrath A.I.F.®

McGrath Companies Inc. Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of McGrath Companies Inc.¹

OUR PRIVACY POLICIES AND PRACTICES

At McGrath Companies, our privacy policy has been, and continues to be, that we will not share any personal and confidential information with unaffiliated third parties for marketing purposes. Thus, we do not engage in any conduct that would require an “opt-out right,” i.e., the opportunity for clients to refuse disclosure of information to unaffiliated companies for marketing purposes. Consequently, we have not included “opt-out” procedures in this Privacy Notice.

I. Collection of Non-Public Personal Information

We collect from our clients only that information necessary to provide the soundest possible investment advice and/or the most appropriate, cost-effective, and effectively -delivered financial products and services. This information (relating to clients’ finances and/or health) is collected from some or all of the following sources, depending on the products or services you request:

- Information we receive from you on applications or other forms, such as your name, address, social security number, annual income and name(s) of beneficiary(ies). Where a client has applied for life, health, dental and/or disability insurance, long-term care insurance, such information may include the health and medical history of the proposed insured and/or his/her family.
- Information we may receive or obtain from you in the course of written or electronic correspondence, direct conversation, telephone or facsimile communications, and/or any visits by you to our web site.

¹ McGrath Companies Inc is a closely affiliated family of financial service providers. Included within this family of companies is McGrath Insurance Brokerage Inc. “McGrath Companies” is a registered service mark used to denote this family of companies. *Because many of the McGrath Companies’ clients have purchased securities offered through Cambridge Investment Research, Inc a copy of Cambridge Investment Research, Inc.’s Privacy Policy is also included.*

- Information from the employer, benefit plan sponsor or trade or professional association of a client regarding any group products or plans we may sell or administer, such as the client's name, address, social security number, family status, and annual income.
- Information about your transactions with us or with third parties whose products or services we offer or arrange on your behalf, such as your account balances.
- Information we receive from other third parties such as credit reporting agencies and medical service providers, if relevant to your product or service.

II. Safeguards to Ensure Information Security

We have implemented security standards and processes -- including physical, electronic and procedural safeguards -- to ensure that access to personal and confidential information of current and former clients is limited to our employees, agents, or third parties whose access thereto is permissible by law. Any disclosures to unaffiliated third parties will be for the purpose of enabling them to render services to us so that we may more effectively provide our products and services to our clients. By way of example and not limitation, it may be necessary for us to -- (1) provide a client's social security number to an investment provider in connection with the establishment of an account in the name the client, where he or she has indicated an intention to open an account with that investment provider; or (2) provide a client's health and medical history (and/or that of his/her family) to an insurance company in the course of the underwriting process for new, renewed or increased coverage.

III. Categories of Parties to Whom We May Disclose Information

As permitted by state and federal law, and in connection with the provision of our products and services to our clients (or in response to legal process, such as a subpoena or an investigation by a regulatory authority), we may have occasion to share non-public personal information we have collected from our clients to the following types of third parties:

- Providers of financial products and services, including but not limited to mutual fund companies, insurance companies, and securities broker-dealers and investment advisors.
- Third-party administrators, and/or vendors and enrollers engaged to render services to, on behalf of, or for the benefit of our clients.
- Reputable credit reporting agencies in connection with a client's application for or renewal of insurance coverage.

We will reaffirm this policy annually, in writing, to each of our clients who maintains an ongoing relationship with the McGrath Companies. We appreciate your business, and your continued faith and trust in our commitment to providing the highest quality financial products and services in a manner that respects the integrity and privacy of your personal and confidential information. If you have any questions about our Privacy Policy, please call us at 508 281-5890. Thank you.