



Anchor Capital Management, LLC, an independent financial planning and investment management firm, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by Anne C. Chernish and Anchor Capital Management, LLC. We do not disclose information to nonaffiliated third parties, except as permitted by law, or as mutually agreed to, either verbally or in writing. If we were to anticipate such a change in firm policy, we would be prohibited by law from doing so without advising you first. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

We limit employee access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant, lawyer, risk management specialists or other financial service professionals you identify as part of your financial planning team, either verbally or in writing.

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. Employees sign a confidentiality agreement. Information provided by brokerage firms via the internet utilizes a "secure connection". We suggest that you review the privacy statements of your brokerage firm to understand the measures they take to safeguard your privacy in relation to communications of all kinds, including the internet.

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies.

For unaffiliated parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements from them and expect them to keep this information private. Federal and State regulators also may review firm records as permitted under law.

We retain the right to contact and notify your spouse, adult child, sibling, or next closest relative, as revealed or known to Anchor Capital Management, LLC, or your General Power of Attorney, if we notice a decline in your functioning, memory, financial reasoning or mental capacity, as can be best determined by us.

We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose. Brokerage firms we may place trades through have their own policies and procedures regarding release of name, and we suggest you review their privacy statement. You have the right to opt out of inclusion on any mailing lists developed by brokerage firms.

Personally identifiable information about you will be maintained during the time you are a client, and for the required retention period thereafter, as regulated by federal and state securities laws. Please retain this copy for your records.