



## Privacy Policy

The privacy of your personal information is of utmost concern to S.F. Ehrlich Associates, Inc. We appreciate the trust you place in us and handle your personal information with appropriate care. We want you to understand the information we collect, how your information is used, and how your information is safeguarded.

### **The Information We Collect**

The types of non-public personal information we collect vary upon the scope of services we perform on a client's behalf but may include the following:

- Social Security Number
- Investment experience
- Account numbers
- Income
- Account transactions
- Date of birth
- Assets
- Retirement assets
- Contact information

This non-public personal information is gathered, for example, from the following sources:

- Account applications and other forms
- Transactions with accounts we manage or other non-managed assets or liabilities
- Custodians, broker/dealers and other companies with whom we may interact as part of your relationship with S.F. Ehrlich Associates, Inc.

### **How Information Is Used**

We use information about you to provide our asset management and financial planning services to you. We may disclose the information to third parties as permitted by law, including the broker/dealers, custodians or other companies used to provide services to you. Additionally, and as permitted by law, we may provide certain information to Federal and/or state regulators or other governmental agencies. This may include non-public personal information. We never provide your information to mailing list vendors or third party marketers.

### **How Information Is Safeguarded**

We attempt to maintain a secure office where your records and personal information are kept. We have developed a series of procedures that we believe assist in maintaining the integrity of your non-public information, including but not limited to: required shredding of any physical documents that might contain sensitive information; password-protected employee access to computer files (when available, use of two-factor authentication is required); cybersecurity vetting procedures for any vendors we work with; and strict confidentiality policies that apply to all employees. We will never email you requesting that you confirm any of your personal information (including account numbers, passwords, financial information, etc.). Any such communication will be made by an employee either via postal mail, fax, or telephone. If you suspect you have received fraudulent email from S.F. Ehrlich Associates, Inc., please contact us immediately.

We attempt to handle your personal information with care and respect. Should you have any concerns or questions about our Privacy Policy, please contact us. Your privacy, our professional ethics, and the ability to provide you with quality financial advice are our highest priority.

Facts	What does S.F. Ehrlich Associates, Inc. ("SFEA") do with your personal information?
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 30%;">• Social Security Number</li> <li style="display: inline-block; width: 30%;">• Investment experience</li> <li style="display: inline-block; width: 30%;">• Account numbers</li> <li style="display: inline-block; width: 30%;">• Income</li> <li style="display: inline-block; width: 30%;">• Account transactions</li> <li style="display: inline-block; width: 30%;">• Date of birth</li> <li style="display: inline-block; width: 30%;">• Assets</li> <li style="display: inline-block; width: 30%;">• Retirement assets</li> <li style="display: inline-block; width: 30%;">• Contact information</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers' personal information, the reasons SFEA chooses to share personal information and whether you can limit this sharing.

Reasons we can share your personal information	Does SFEA Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No affiliates; N/A	No affiliates; N/A
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No affiliates; N/A	No affiliates; N/A
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call our office at (908) 789-1100</li> </ul> <p>Please note: If you are a <i>new</i> client, we can begin sharing your information 5 days from the date we sent this notice. If you ever decide to terminate your relationship with SFEA, we continue to share your information in the manner described above. You can contact us, however, at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (908) 789-1100 or go to <a href="http://www.sfehrlich.com">www.sfehrlich.com</a>
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## Who We Are

### Who is providing this notice?

S.F. Ehrlich Associates, Inc. ("SFEA")

## What We Do

### How does SFEA 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 offices.

### How does SFEA collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Tell us about various assets and liabilities
- Seek advice about your investments
- Tell us about your investment or retirement portfolio
- Enter into an investment advisory agreement

### Why can't I limit my 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account, unless you tell us otherwise.

## Definitions

### Affiliates

Companies related by common interest or control. As of the date of this notice, SFEA does not have any affiliates.

### Non-affiliates

Companies not related by common interest or control. They can be financial and non-financial companies. SFEA does not share with non-affiliates so they can market to you.

### Joint Marketing

SFEA does not engage in any joint marketing efforts with any affiliate or non-affiliate companies.

## General Data Protection Regulation (GDPR)

### Who does GDPR impact?

Any clients of SFEA living in a country that's a member of the European Union

### What rights does GDPR extend E.U.-based clients?

- Consumers have the right to be forgotten. Upon termination of our relationship, or for any other reason, you have the right to request the Firm delete any and all personally identifiable information from the Firm's systems.
- Consumers have the right to access their personal information. Upon request, the Firm must provide you with all personally identifiable information saved in their archiving system.
- Consumers can grant or deny services consent. You must provide explicit consent to Firm before you are opted into emails and other communications.
- Consumers can grant or deny placement of cookies. The Firm must receive explicit consent before placing cookies on your device.

Please remember to contact S.F. Ehrlich Associates, Inc. ("SFEA"), in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing, evaluating, or revising our previous recommendations and/or services, if you want to impose, add, to modify any reasonable restrictions to our investment advisory services, if your permanent residence has changed, or if you wish to direct that SFEA to effect any specific transactions for your account. A copy of our current written disclosure Brochure discussing our advisory services and fees continues to remain available upon request.