

# FACTS

## WHAT DOES NORTHSTAR ASSET MANAGEMENT, 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 can include:

- Name and contact information,
- Information regarding client transactions with us,
- A personal identifier such as, depending on the client’s country of residence, a Social Security number, a National Insurance Number, a Tax File Number, etc.,
- Account balances, portfolio income, and
- Trust documents and information

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

### How?

All financial companies need to share some of your personal information to run their everyday business. In the section below, we list the reasons financial companies can share your personal information; the reasons NorthStar Asset Management, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NorthStar Asset Management 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	YES
<b>For our marketing purposes—</b> to offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	NO	N/A
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	YES	YES
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	NO	N/A
<b>For our affiliates to market to you</b>	NO	N/A
<b>For nonaffiliates to market to you</b>	NO	N/A

### To limit our sharing

Call 617-522-2635 or email us at [clientservices@northstarasset.com](mailto:clientservices@northstarasset.com)

**Please note:**

If you are a *new* client, we begin sharing your information when we gather information to open your account. When you are no longer our client, we may need to share your information as described in this notice to help with smooth transitions.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 617-522-2635 or email us at [clientservices@northstarasset.com](mailto:clientservices@northstarasset.com)

Who we are	
Who is providing this notice?	NorthStar Asset Management, Inc.
What we do	
How does NorthStar Asset Management, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state laws. These measures include computer safeguards and secured files and buildings, and confidentiality training of employees.
How does NorthStar Asset Management, Inc. collect my personal information?	We collect your personal information, for example, when you open your account with us, or when you contact us to update your contact information.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial (Trust Officers, Accountants) and nonfinancial (Lawyers) companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	
Under no circumstances does NorthStar Asset Management, Inc. sell our clients' names or other information to anyone.	