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- submit, upload, post, e-mail, transmit, or otherwise make available any personal information or specific account details about yourself or any person or entity;
- submit, upload, post, e-mail, transmit, or otherwise make available any advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of solicitation;
- submit, upload, post, e-mail, transmit, or otherwise make available any material that contains viruses or any other computer code, files, or programs designed to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment; or
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Boston Harbor's privacy policy

Our commitment to you

As a Boston Harbor client, you have entrusted to our care not only your hard-earned money but your personal and financial data as well. We recognize that your relationship with us is based on trust, and that you expect us to act responsibly and in your best interests. Because your personal and financial data are your private information, we hold ourselves to the highest standards in their safekeeping and use.

This means, most importantly, that we do not sell client or prospective client information—whether it is your personal information or the fact that you are or may become a Boston Harbor client—to anyone.

Instead, we use your information primarily to complete transactions that you request or to make you aware of other financial products and services that we may offer.

The information we collect about you

You provide personal information when you complete a Boston Harbor account application. You may also provide personal information when you request literature or a transaction that involves Boston Harbor.

In addition to personal information you provide to us, we may receive information about you that you authorize third parties to provide to us. We also may obtain personal information from third parties in order to verify your identity, to prevent fraud.

Personal information collected from any source may include, among other things, your name and address, Social Security or taxpayer identification number, date of birth, assets, income, account balances, investment activity, and accounts at other institutions. The information we collect about you may be transferred to or stored by Boston Harbor in the United States or elsewhere, as permitted by law.

How we handle your personal information

We do not sell information about current or former clients or their accounts to third parties. Nor do we share information about clients or prospective clients, except when needed to complete transactions at your request or to make you aware of related financial products and services that we offer. Here are the details:

- In order to complete certain transactions or account changes that you direct, it may be necessary to provide identifying information to companies, individuals, or groups that are not affiliated with Boston Harbor. For example, if you ask to transfer assets from another financial institution to Boston Harbor, we will need to provide certain information about you to that company to complete the transaction.
- In certain instances, we may contract with nonaffiliated companies to perform services for us. For example use Schwab, Inc. as the custodian for our clients. Where necessary, we will disclose information we have about you to these third parties. In all such cases, we provide the third party with only the information necessary to carry out its assigned responsibilities, and only for that purpose. And we require these third parties to treat your private information with the same high degree of confidentiality that we do.
- Finally, we will release information about you if you direct us to do so, if we are compelled by law to do so, or in other legally limited circumstances (for example, to prevent fraud).

How we protect privacy online

Our concern for the privacy of our shareholders naturally extends to those who use our Personal Investors website, **Boston Harbor.com**.

- When you visit our website, we may collect, either directly or through third-party service providers, certain technical and navigational information, such as computer browser type, internet protocol address, pages visited, and average time spent on our website. This information may be used, for example, to alert you to software compatibility issues or to resolve technical or service problems, or it may be analyzed to improve our web design and functionality and our ability to serve you and your accounts.

How we safeguard your personal information

Within Boston Harbor, we restrict access to information about you to those Boston Harbor employees who need to know the information in order to perform their jobs, such as servicing your accounts or notifying you of new products and services. To protect your personal information, we maintain physical, electronic, and procedural safeguards in keeping with industry standards and practices, and we review and adjust these safeguards regularly in response to advances in technology.

What you can do

For your protection, we strongly recommend that you do not provide your account information, user name, or password to anyone. If you become aware of any suspicious activity relating to your account, it is your responsibility to contact us immediately.

We'll keep you informed

As required by federal law, we will notify you of our privacy policy annually. We reserve the right to modify this policy at any time, but rest assured that if we do change it, we will tell you promptly.