

FACTS

WHAT DOES FINANCIAL NORTHEASTERN COMPANIES 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 depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Investment experience
- Employment information
- Transaction history
- Assets

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

How? All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Financial Northeastern Companies chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does FNC share? | Can you limit this sharing? |
|--|-----------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates’ everyday business purposes— information about your transactions and experiences | Yes | Yes |
| For our affiliates’ everyday business purposes— information about your creditworthiness | Yes | Yes |
| For nonaffiliates to market to you | No | We don’t share |

Questions? Call 800-362-9876 or go to www.financialnortheastern.com

Who we are

Who is providing this notice?

Financial Northeastern Corporation (FNC), Financial Northeastern Securities, Inc. (FNS), and FNC Insurance Services, Inc.

What we do

How does FNC 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 buildings.

How does FNC collect my personal information?

We collect your personal information, for example, when you

- Open an account or provide account information
- Seek advice about your investments or direct us to buy/sell your securities
- Tell us about your investment/retirement portfolio or make deposits/withdrawals from your account

Why can't I limit all 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 nonaffiliates to market to you

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

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include Financial Northeastern Corporation (FNC), Financial Northeastern Securities, Inc. (FNS), and FNC Insurance Services, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Financial Northeastern Companies does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Financial services entities, such as banks, credit unions, credit union service organizations, thrifts, thrift service organizations, insurance companies, or securities broker/dealers, with which we have joint marketing agreements.*

Other important information

For Vermont Residents: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts.

Financial Northeastern Corporation
FNC Insurance Services, Inc.
Financial Northeastern Securities, Inc.

Member FINRA, SIPC
All securities offered through
Financial Northeastern Securities, Inc.
Companies related by common owners.

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