

# Moors & Cabot, Inc.

## Customer Privacy Notice

**Moors & Cabot, Inc.** is a broker/dealer and investment advisor that provides wealth management products and services for its clients. In compliance with recently enacted United States Federal law, we are required to provide all existing customers with this privacy notice once each year. In accordance with that law, the material below describes how we safeguard, collect and use information we receive about individuals who apply for or obtain products or services from us. This applies to our present and former customers.

### **Why do we collect information about individuals?**

The collection and use of information about individuals is fundamental to our ability to provide and administer our financial products and services. In order to conduct business, we collect and use information for such purposes as evaluating a client's financial goals, objectives, and suitability. Financial transactions are then recommended and processed on behalf of these clients by Moors & Cabot personnel.

### **How do we safeguard information?**

We authorize access to an individual's information only to those who have a legitimate need to know in order to provide our products and services, or as required by law. Employees who have access to information about an individual are required to follow company procedures designed to keep that information secure and confidential. We maintain physical, electronic and procedural safeguards to protect information about individuals.

### **What information do we collect about individuals?**

We may collect information about individuals, as described below, from the following sources:

#### *Information from individuals*

Most information we collect is obtained directly from an individual or that individual's representative when applying for our products or services. For example, we may collect an individual's name, address, date of birth, social security number and certain financial information. With respect to life insurance policies only, we may also collect information pertaining to an individual's health, occupation avocations or other personal characteristics. We also collect transaction information, including loan activity, and payment history for those accounts in which credit has been extended. We may also collect information an individual provides to us via our website. For example, this would include site visitor information and e-mail addresses.

#### *Information from third parties*

If we need to verify information or need additional information, we may obtain information from third parties; for example, consumer reporting agencies or employers.

Information collected from the individual and from third parties may vary depending on the type of service applied for by the individual.

## **What information do we share in other circumstances?**

We may disclose the information described above as necessary to conduct business or where disclosure is required by law. For example, we may share information with the following categories of nonaffiliated third parties:

- Third parties that administer and support our products and services (for example, printing companies, vendors and companies that assist with processing data);
- Financial services companies (for example, insurance companies, broker dealers, insurance agents, mutual fund companies, and Registered Representatives);
- Third parties that conduct audit or research services;
- Employers, plan sponsors, third party administrators or any other association with respect to any group product provided by us;
- Law enforcement and regulatory agencies (for example, to help us prevent fraud, investigate regulatory matters, or as may be required by law).

## **Moors & Cabot, Inc.**

We may also provide information to nonaffiliated companies, such as marketing companies, to assist us in offering out products and services to our customers. In addition, we may disclose customer information to a nonaffiliated financial services company with which we have a joint marketing agreement. For example, an agreement with another broker dealer

or registered investment advisor that enable us to offer their products and or services. However, we do not disclose consumer report or medical information for marketing purposes. Furthermore, Moors & Cabot does not make any disclosures of customer information to nonaffiliated companies who intend to sell their products to our customers. For example, we will not sell customers' names and addresses to a catalog company.

We will only disclose consumer report information in limited circumstances to both affiliated and nonaffiliated third parties as permitted by law.

We will treat and safeguard information about individuals who terminate their contracts with us as described above in this notice.

## **Accessing and revising your personal information**

We endeavor to keep our files complete and accurate. We will give you reasonable access to the information we have about you. Most of this information is contained in account statements that we forward to you on behalf of the firm and applications that you submit to the firm to obtain products and services. We encourage you to review this information and notify us if you believe any information should be corrected or updated. If you have questions or concerns about your personal information or this privacy notice, please contact Moors & Cabot, Inc. at 800.426.0501.