

Privacy Policy and Practices of New England Investment & Retirement Group, Inc.

New England Investment & Retirement Group, Inc.'s mission is to help our clients pursue financial independence by providing unbiased, objective guidance. We value the trust our customers have placed in us and are committed to preserving the private nature of our relationship with you. We are proud of our privacy and confidentiality practices, and we want you to know how we protect your information.

Please take a moment to review our privacy policy, as described below.

GATHERING INFORMATION

We treat the information we gather about you in a confidential manner. New England Investment & Retirement Group, Inc. collects this personal information to help us serve your financial needs, provide customer service, and fulfill legal and regulatory requirements. We also collect your personal information to verify your identity and determine your eligibility and suitability for certain financial products and services. New England Investment & Retirement Group, Inc. collects nonpublic personal, financial, and health information from sources that may include:

- Information you provide us on applications and related forms, such as name, address, social security number, assets, and income (and medical information if applying for insurance)
- Documents you provide us when you open your account, such as a driver's license, passport or other documentation to verify your identity
- Information regarding your transactions with us, such as products or services purchased, account balances, and payment history
- Information from consumer reporting agencies, such as credit relationships
- Information from your employer, association, or benefit plan sponsor, such as name, address, social security number, assets, and income

SHARING INFORMATION

New England Investment & Retirement Group, Inc. does not disclose any nonpublic personal information about you unless we receive your prior written consent, we believe the recipient is your authorized representative, or we are required or permitted by law. We do not sell your personal information to third parties. In the course of servicing your account, however, we may share previously described information about our customers with other unaffiliated service providers, such as insurance companies, mutual fund companies, banks, custodians or investment firms, to provide account maintenance or customer service to your account. We may disclose your information to other organizations, such as government agencies and law enforcement officials (e.g., for tax reporting or under court order).

SAFEGUARDING PRIVACY

New England Investment & Retirement Group, Inc. maintains physical, electronic, and procedural safeguards regarding your nonpublic personal information to ensure we are complying with our own policy, industry practices, and federal and state regulations. We restrict and limit employee access to client information to only those who need it to carry out their business functions. We educate our employees about safeguarding client information and preventing its unauthorized access, disclosure or use. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

QUESTIONS

You do not have to contact us to benefit from New England Investment & Retirement Group, Inc.'s privacy protections; they apply automatically to all of our customers. However, if you have any questions after reading this privacy policy, we encourage you to contact our Chief Compliance Officer or your financial advisor.

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