



CRESTWOOD ADVISORS GROUP, LLC

Privacy Policy

FACTS	WHAT DOES CRESTWOOD ADVISORS GROUP, LLC. (CRESTWOOD) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security numbers and income ■ Account balances and transaction history ■ Investment experience and account transactions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share a customer's personal information to run their everyday business. In the section below, we list reasons financial companies can share their customer's personal information; the reasons Crestwood chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Crestwood share?	Can you limit sharing?
For our everyday business purposes – such as 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 products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

QUESTIONS?	Call 617-523-8880 or go to www.crestwoodadvisors.com
-------------------	---

Who we are	
Who is providing this notice?	CRESTWOOD ADVISORS GROUP, LLC (CRESTWOOD)

What we do	
How does Crestwood 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 Crestwood collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or give us your income information • Tell us about your portfolio or deposit money • Enter into an investment advisory contract <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include Focus Operating, LLC and Focus Client Solutions, LLC
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Crestwood does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Crestwood does not jointly market.

Other important information

If you are a California resident, California law may provide you with additional rights. You can access our California Consumer Privacy Act Privacy Notice on our website [here](#).

Personal information, specifically phone numbers, collected via SMS consent will remain confidential and will not be distributed to third parties or affiliates under any circumstances.