



Privacy Policy: Protection of Your Personal Financial Information
Bruderman Brothers, LLC and Bruderman Asset Management, LLC

Who We Are?

Bruderman Brothers, LLC is a FINRA registered broker-dealer and Bruderman Asset Management, LLC is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”). Through our Financial Advisors (registered representatives with Bruderman Brother’s broker-dealer who also may be investment advisor representatives with Bruderman Asset Management, LLC, Bruderman’s registered investment adviser) we provide financial products and services to the general public. We are providing you with this Privacy Policy to describe how we collect information about you, under what circumstances we may disclose the information to others, and how we safeguard your information in our possession.

Why We Collect Information?

We collect and use information about you in order to provide you with our financial products and services. For example, we use your information to determine the suitability of our investment recommendations and to process transactions for your account.

What Information We Collect

The information we collect may include information such as your name, address, social security number, assets, income, net worth, investment experience, risk tolerance, investment objective, beneficiary designations and other information from your account application.

How We Collect Information

We obtain most information directly from you when you establish an account or purchase financial products or services from us. For example, we may collect your personal information directly from you when you seek financial advice about your investments, direct us to buy or sell securities, provide employment information, or provide us with your government-issued ID. We may also obtain information about you from our Financial Advisors, and from third parties such as retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies, your former broker-dealer or its registered representative, clearing firms, or others who provide you with financial products or services.

Information We Disclose

We may disclose information about you, as described above, to our staff, affiliates, representatives, their affiliated businesses, nonaffiliated third parties who provide you with financial products and services, and our service providers, such as a mailing company. These nonaffiliated third parties may include retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers, and clearing firms. Our Privacy Policy is the same for current, as well as former clients. Also, if you close your account, in the process of transferring your investments we may share your information with the new broker-dealer or custodian that you or your Financial Advisor selects. We may disclose information such as your name, address, social security number, date of birth, transactional information, or other financial information when necessary for us to provide you with financial products and services or report on your account, or where disclosure is prescribed by law. For example, we report your tax-related information to federal and state governments, and we may disclose information during the course of an audit or to law enforcement or regulatory agencies. We do not disclose your information to nonaffiliated companies who intend to market their products to you. For example, we will not sell clients' names and addresses to a catalogue or marketing company.

"Opting-out" of Third-Party Disclosures

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all information sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information.

Securing Your Information

Our staff, affiliates, and Financial Advisors who have access to your information are required to follow our procedures reasonably designed to keep your information secure and confidential. Our physical, electronic, and procedural safeguards have been reasonably designed to protect your information.

Other Applicable Laws

The practices described are in accordance with Federal Law. We also follow privacy requirements under applicable state law. If a state's privacy laws are more restrictive than those stated in this policy, we comply with those laws.

California Residents: The California Consumer Privacy Act "CCPA" applies to those clients who reside¹ in California.

¹ For purposes of the CCPA, a California resident is someone who is domiciled in California. This can include either (i) someone who typically resides in California but is on vacation elsewhere or (ii) someone temporarily domiciled in California for work.

Within the course of business, we collect Client Information regarding information from applications or other forms, identifying information, information from your transactions with us, and information from consumer reporting agencies, as outlined above. Upon request, we shall provide: (i) the categories of personal information that have been collected; (ii) the categories of sources from which the personal information is collected; (iii) what the business or commercial purpose is for the collecting or selling of personal information; (iv) the categories of third parties that the business shares personal information with; and (v) the specific pieces of personal information that have been collected about that consumer.

Your Client Information will only be disclosed to outside entities under the delineated exceptions outlined in the “Information We Disclose” section above or under any of the exceptions listed in the CCPA. None of your Client Information is sold to anyone or accessible by anyone other than the necessary Supervised Persons of Bruderman Asset Management, LLC.

Under the CCPA, California residents have a right to request the deletion of their personal information, unless that information is necessary for the business to: (i) complete the transaction requested by the California resident for which the personal information was collected; (ii) engage in internal uses reasonably aligned with the expectations of the California resident based on their relationship with the business; or (iii) otherwise use the personal information in a manner consistent with the context that the information was provided. As the use of your Client Information meets all of these exceptions, Bruderman Asset Management, LLC cannot guarantee that all Client Information collected in the course of business can be deleted upon request.

Clients who invoke their rights under the CCPA will not be discriminated against.

Bruderman Asset Management, LLC will comply with all other provisions of the CCPA.

Questions

If you have questions about our privacy policy, you may contact your Financial Advisor, or you may contact us at: Bruderman Brothers, LLC, Attention: Compliance Department, 119 Birch Hill Road, Locust Valley, New York 11560.

SIPC Information

Investor information about the Securities Investor Protection Corporation (SIPC) may be obtained at their website (www.sipc.org) or by contacting SIPC at 202.371.8300 to request a SIPC brochure.

FINRA Information

Investor information may be obtained at the FINRA website (www.finra.org) or by contacting FINRA at 301.590.6500. For information regarding FINRA BrokerCheck, a free tool to help investors research the professional backgrounds of current and former FINRA-registered brokerage firms and brokers, please visit www.finra.org/BrokerCheck, or call the FINRA BrokerCheck Hotline at 800.289.9999.