

FACTS**WHAT DOES GARDNER ADVISORS, INC.
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 and Date of Birth and other identity verification information
- Investment experience and employment information, risk tolerance, and assets
- Account balances and account holdings

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customer's personal information; the reasons Gardner Advisors, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardner Advisors share?	Can you limit this sharing?
For our everyday business purposes— such as to process your business 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	No	We Don't Share
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 credit worthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call 800-234-1287 or visit www.gardneradvisors.com

Who we are**Who is providing this notice?**

Gardner Advisors, Inc.

What we do**How does Gardner Advisors 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.

Service provider oversight and confidentiality agreements, training of all staff, encryption, fire wall and other technology safeguards.

How does Gardner Advisors collect my personal information?

We collect your personal information, for example, when you

- Open a brokerage or advisory account
- Provide account information or seek investment advice
- Enter into an investment advisory contract or tell us about your investment or advisory 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

- *Gardner Financial Services, Inc. (a registered broker/dealer)*

Nonaffiliates

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

- *None*

Joint marketing

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

- *None*

Other important information