



Agawam Trust and Management, LLC

Client Privacy Statement

Guiding Principles

The relationship between Agawam Trust and Management, LLC and our clients is the most important asset of our firm. We strive to maintain your trust and confidence in our firm, and are committed to protecting your personal information to the best of our ability. We believe that you value your privacy, so we will not disclose your personal information to anyone unless it is required by law, at your direction, or necessary to provide you with our services.

We do not share or authorize access to client information except to those who have a business reason to know such information, and we educate our employees about the importance of confidentiality and client privacy. We have not sold and will not sell your personal information to anyone.

The Personal Information that We Collect, Maintain, and Communicate

Agawam Trust and Management, LLC collects and maintains your personal information for the purpose of providing our services to you. The types and categories of information we collect and maintain about you includes:

- Information we receive from you to provide services to you (such as your home address, telephone number, and financial information)
- Information that we generate to service your account (such as financial statements)
- Information that we may receive from third parties with respect to your account (such as account statements from an investment advisor or insurance company)

In order for us to provide services to you, we do disclose your personal information in limited instances, which include:

- Disclosures to third parties with whom we have joint-servicing agreements (such as insurance or investment advisors) or that perform services on our behalf (such as our technology consultants who assist us in maintaining our computer systems)
- Disclosures required by law or made in cooperation with a government regulator or law enforcement authority, or to protect our or your rights and property

How We Protect Your Information

To fulfill our privacy commitment at Agawam Trust and Management, LLC, we have instituted firm-wide practices to safeguard the information we maintain about you. These include:

- Adopting policies and procedures that put into place physical, electronic, and other safeguards to keep your personal information safe
- Limiting access to personal information to those employees who need it to perform their job duties
- Requiring third parties that perform services for us to agree to keep your information strictly confidential
- Protecting information of our former clients to the same extent as our current clients.