

FACTS**WHAT DOES GARDNER FINANCIAL SERVICES, 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 Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardner Financial 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 go to www.gardnerfinancialmn.com

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

Gardner Financial Services, Inc.

What we do**How does Gardner Financial 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 Financial collect my personal information?

We collect your personal information, for example, when you

- Open a brokerage account or seek investment advice
- Provide account information or open a direct mutual fund account
- Purchase an annuity

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 Advisors, Inc. (a state Registered Investment Advisor)

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