

PRIVACY POLICY:

We appreciate your interest in us. This privacy statement discloses the privacy practices for Northeast Retirement Services, (hereinafter referred to as NRS), <http://www.nrstopa.com>.

Our Commitment To Privacy

We recognize that our relationship with you is based on integrity and trust. We take great care to preserve the private nature of our relationship. At the same time, the nature of our business sometimes requires that we collect and share information about you with others. To help you better understand the steps we take to protect your privacy, we provide this notice explaining our online information practices. To make this notice easy to find, we make it available on our homepage and at points where personally identifiable information may be requested.

The Information We Collect

This notice applies to information collected or submitted on the website. The types of personal information we collect include such items as name, address, social security number, telephone numbers, etc.

How We Use Information

We use the information you provide about yourself when opening an account or processing a transaction. We do not generally share this information with outside parties except to the extent necessary to complete the transaction or as otherwise authorized or required by law. We use return email addresses to answer the email we receive. NRS and its affiliated companies might share personal information such as names and addresses and telephone numbers with companies that have joint marketing and confidentiality agreements with us. These companies may contact you with promotional or marketing material. These companies however do not have permission to share the information with other companies.

Our Commitment To Data Security

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and administrative procedures to safeguard and secure the information we collect online. We have also adopted and implemented a comprehensive Written Information Security Program (WISP) in compliance with applicable data security regulations.

Our Commitment To Children's Privacy

Protecting the privacy of the very young is especially important. For that reason, we never collect or maintain information at our website from those we actually know are under 13, and no part of our website is structured to attract anyone under 13.

How To Access Or Correct Your Information

Your personal information that we collect online is maintained on a secure server. We use this procedure to better safeguard your information. You can take steps to correct factual errors in your personal information by sending us a request describing the error. To protect your privacy and security, we will also take reasonable steps to verify your identity before granting access or making corrections.

Collecting and Using Personal Information

NRS is the sole owner of the information collected on this site. We will not sell or rent this information to others. When you visit and navigate our site and when you communicate with us via our site, we will not collect personal information about you, unless you provide us that information voluntarily. In some cases we may disclose information to our contractors or agents for the purpose of enabling them to perform certain functions for us. We will also disclose information in compliance with applicable laws and regulations. By "personal information", we mean data that is unique to an individual, such as a name, address, social security number, telephone number etc. From time to time, we may request personal information from you at our sites in order to deliver requested materials to you, respond to your questions, or deliver a product or service.

Your E-Mail

We welcome your comments or questions about our Web site and have provided e-mail boxes for that purpose. We will share your comments and questions with our customer service representatives and those employees most capable of addressing your questions and concerns. Please note that your e-mail, like most, if not all, non-encrypted Internet e-mail communications, may be accessed and viewed by other Internet users, without your

knowledge and permission, while in transit to us. For that reason, to protect your privacy, please do not use e-mail to communicate information to us that you consider confidential. You may contact us via telephone or fax at the numbers provided at the various locations on our sites. There are some locations on the Web site where we have made special provisions for a more secure environment in which we can exchange information with you. At each of these locations, we will provide you with appropriate instructions.

Cookies (What Are Cookies)

Like most commercial Web site owners, we may also use what is known as "cookie" technology. A "cookie" is an element of data that a Web site can send to your browser when you link to that Web site. It is not a computer program and has no ability to read data residing on your computer or instruct it to perform any step or function. By assigning a unique data element to each visitor, the Web site is able to recognize repeat users, track usage patterns and better serve you when you return to that site. The cookie does not extract other personal information about you, such as your name or address. Most browsers provide a simple procedure that will enable you to control whether you want to receive cookies by notifying you when a Web site is about to deposit a cookie file. Once the user closes their browser, the cookie simply terminates. For instance, by setting a cookie on our site, the user would not have to log in a password more than once, thereby saving time while on our site. You should also be aware that when you visit our Web site, we collect certain information that does not identify you personally, but provides us with "usage data," such as the number of visitors we receive or what pages are visited most often. This data helps us to analyze and improve the usefulness of the information we provide at these Web sites.

Linking to Other Sites

From time to time, this site may provide links to other sites, not owned or controlled by NRS that we think might be useful or of interest to you. We cannot, however, be responsible for the content or privacy practices used by other site owners.

No liability for linked sites

Please note that once you leave this site, either by using a link we may have provided for your convenience or by specifying your own destination, NRS accepts no responsibility for the content, products and/or services provided at these non-NRS locations. NRS does not control, endorse, promote or have any affiliation with any other Web site unless expressly stated herein.

Log Files

Like many standard Web sites, we use log files. This includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the site, track user's movement in the aggregate, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information.

Security (How We Protect Your Information)

This website takes every precaution to protect our users' information. When you submit sensitive information via the website, your information is protected both online and off-line. Sensitive information (such as a credit card number and/or Social Security number) is encrypted with Secure Socket Layer (SSL) encryption software. While on a secure page, the lock icon at the bottom or top of your Web browser becomes locked. To learn more about SSL, follow this link: https://www.thawte.com/ssl-digital-certificates/ssl/ssl_technical.html. While we use SSL encryption to protect sensitive information online, we also do everything in our power to protect user-information off-line.

Changes to this policy

NRS may change this Privacy Policy Statement from time to time. This Statement is not intended to and does not create any contractual or other legal rights in or on behalf of any party.

LEGAL DISCLAIMER

NRS makes no representations about the suitability of the information contained in the documents and related graphics published on this server for any purpose. All such documents and related graphics are provided "as is" without warranty of any kind. NRS hereby disclaims all warranties and conditions with regard to this information, including all implied warranties and conditions of merchantability, fitness for a particular purpose, title and non-infringement. In no event shall NRS be liable for any special, indirect or consequential damages or any damages

whatsoever resulting from loss of use, data or profits, whether in an action of contract, negligence or other action, arising out of or in connection with the use or performance of information available from this website. The documents and related graphics published on this server could include technical inaccuracies or typographical errors. Changes are periodically added to the information herein. NRS may make improvements and/or changes in the product(s) and/or the program(s) described herein at any time.

How To Contact Us

Should you have other questions or concerns about this privacy policy, please contact us:

Phone: 781-938-9595

Fax: 781-935-5059

Email: webmaster@nrstpa.com

Postal Address: 4A Gill Street, Woburn, MA 01801