

March 28, 2025

We at Cooper/Haims Advisors, LLC understand and appreciate that our clients are concerned about their privacy and about the confidentiality and security of information that we may obtain from them. If you choose to become a client of Cooper/Haims Advisors, you will need to give us certain personal information so that we may open your account and provide the services we have agreed to provide to you. This policy describes the steps we have taken to safeguard your information and the limited situations in which we provide client information to others in connection with services we provide. This Privacy Policy applies to our current and former clients unless otherwise noted.

Most importantly, we do not sell any client information to anyone or disclose client information to marketing companies. Your information is used by Cooper/Haims only to advise you, to make you aware of financial products and services that we or our affiliates (including ESL Federal Credit Union, ESL Investment Services, LLC, and ESL Trust Services, LLC) provide or to complete transactions when necessary.

To affirm our continuing commitment to the proper use of client information, we will observe the following Privacy Principles:

1. **Recognition of a Client's Expectation of Privacy:** At Cooper/Haims, we believe the confidentiality and protection of client information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our clients' trust. Thus, the safekeeping of client information is a priority for Cooper/Haims.
2. **Use, Collection, and Retention of Client Information:** Cooper/Haims limits the use, collection, and retention of client information to what we believe is necessary or useful to conduct our business and meet your financial needs. We collect information we receive from you on applications, questionnaires or other forms and information about your transactions in your accounts. Information collected can include name, social security number, date of birth, mailing address, email address, phone number and account number(s).
3. **Maintenance of Accurate Information:** Cooper/Haims recognizes that it must maintain accurate client records. Therefore, Cooper/Haims has established procedures to maintain the accuracy of client information and to keep such information current and complete. These procedures include responding to requests to correct inaccurate information in a timely manner.
4. **Limiting Employee Access to Information:** At Cooper/Haims, employee access to personally identifiable client information is limited to those with a business reason to know such information.
5. **Restrictions on the Disclosure of Client Information:** When it comes to sharing client information with unaffiliated companies, Cooper/Haims places strict limits on who receives specific information about client accounts and other personally identifiable data. Cooper/Haims may share information with unaffiliated persons that provide processing, account maintenance and related services in connection with your investments and other transactions handled by us in the normal course of our business, including any custodians and/or brokers who maintain accounts for you. Similarly, in dealing with other service providers, such as mutual fund companies, insurance companies and other investment advisers with whom you have a fiduciary relationship, we will transmit certain personal information. These disclosures are permitted by law and are essential in servicing your account with Cooper/Haims. Cooper/Haims may also share information when legally required or permitted in connection with investigations by governmental authorities and

litigation of any kind and at the request or with the permission of a client. Please note that Cooper/Haims will not disclose personal, non-public information about its clients to any direct marketer or unrelated service provider for any reason. Information shared with our affiliates is primarily used for everyday business and/or marketing purposes.

6. **Disclosure of Privacy Principles to Clients:** Cooper/Haims recognizes and respects the privacy expectations of our clients. We want our clients to understand our commitment to privacy in our use of client information. As a result of our commitment, we have developed these Privacy Principles which are made readily available to our clients. Clients who have questions about these Privacy Principles, have a question about the privacy of their client information, or wish to opt out should call Cooper/Haims at 585.248.6400 or email cooperhaimsadvisors@cooperhaims.com.

Information for California, North Dakota and Vermont Clients

In response to applicable state law, if the mailing address provided for your account is California, North Dakota or Vermont, we will automatically treat your account as if you do not want us to disclose your personal information to non-affiliated third parties for purposes of them marketing to you, except as permitted by applicable state law.

These Privacy Principles apply to individuals, and we reserve the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights and do not modify or amend any agreements we have with our clients.