



# Nestlerode & Loy <sup>inc</sup>

*investment advisors*

## Privacy Policy

Dear Valued Client:

In 2001, Congress passed the Gramm-Leach-Bliley Act to help consumers better understand how the privacy of their financial information is protected. The SEC's Regulation S-P (Privacy of Consumer Financial Information), which was adopted to comply with Section 504 of the Gramm-Leach-Bliley Act, requires investment advisers to disclose to their clients, who are Natural Persons, its policies and procedures regarding the use and safekeeping of client records and information. This federal law requires us, as a registered investment adviser, to provide information to you on an annual basis regarding our privacy practices. 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. Regulation S-AM ("Reg S-AM") prohibits a registered investment adviser from using information about an individual consumer that has been obtained from an affiliated entity for marketing purposes unless the information-sharing practices have been disclosed and the consumer has not opted out.

Confidentiality is a primary concern of ours at Nestlerode & Loy, Inc. You have been asked to provide us with personal information such as your name, address, social security number, date of birth, employer, financial information, investment experience, etc. We keep and maintain all account activity in both paper and electronic form. We may, on occasion, collect personal information from outside sources including consumer reporting agencies and federal sources and through the CRD system if you are, or have ever been, associated with the securities industry.

In every instance, this information is provided to ensure that we are making the best possible investment choices for you.

Everyone associated with Nestlerode & Loy, Inc. is committed to protecting your personal information. It is our policy not to disclose nonpublic information to anyone not associated with us, except as required by law, and we do not sell our client list. Under certain circumstances, as permitted by law, we will provide your non-public information to our clearing company, RBC Clearing and Custody, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC. You may obtain a copy of their privacy policy at [www.rbcclearingandcustody.com/en-us/legal/privacy-act](http://www.rbcclearingandcustody.com/en-us/legal/privacy-act).

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. Your choices will apply to everyone on your account.

We may disclose non-public, personal information to non-affiliated companies, regulatory authorities, law enforcement agencies, and self-regulatory organizations as permitted and/or required by applicable law. For example, we may disclose such information at the request of a regulatory agency with jurisdiction over us in connection with their assessing our compliance with industry standards, as well as to our attorneys, accountants, and auditors.

In all circumstances, Nestlerode & Loy, Inc will take reasonable measures to ensure the privacy of your personal information. We maintain physical, electronic, and procedural safeguards that comply with Federal and State regulations to safeguard your information from unauthorized use or improper access.

As always, any questions or concerns regarding this or any other procedure can be directed to us at (814) 238-6249. In the event of an emergency, please contact our backup number at 814-574-5384.

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Nestlerode & Loy, Inc. is registered with the Securities and Exchange Commission (SEC), the Municipal Securities Rulemaking Board (MSRB) and with the Financial Industry Regulatory Authority (FINRA). Further information can be received by the following:

The FINRA Public Disclosure Hotline number is (800)289-9999

The FINRA Internet website address is – [www.finra.org](http://www.finra.org)

The FINRA BrokerCheck website address is [www.BrokerCheck.org](http://www.BrokerCheck.org)

The FINRA Senior Investor's Helpline number is (844)-574-3577 M-F 9-5

A copy of an investor brochure that includes information concerning the FINRA Public Disclosure Program can be obtained online or by calling the Public Disclosure Hotline.

In accordance with MSRB Rule G-10 we are providing additional information to you.

The MSRB website can be found at [www.msrb.org/](http://www.msrb.org/)

A complaint may be filed by contacting the MSRB directly at:

1300 I Street NW, Suite 1000, Washington, DC 20005

Calling 202-838-1330 or emailing [complaints@msrb.org](mailto:complaints@msrb.org)

A copy of an Investor Information brochure and additional Investor Protections can be obtained online or by requesting a brochure online or by emailing Jody Sharer at [jsharer@nestlerode.com](mailto:jsharer@nestlerode.com).