FACTS	WHAT DOES SOMERSET ADVISORY, LLC 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, Date of Birth, and Government Issued-ID Number • Investment History and Financial Information • Account Information and Transaction Information 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 clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Somerset Advisory chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Somerset Advisory share?	Can you limit this sharing?
For our everyday business purposes— such as to process your 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	■ Call (888) 501-2607 or Email Us at: hello@somersetadvisory.com **Please note:** If you are a new client, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our client, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	■ Contact your Financial Advisor, call (888) 501-2607 or Email Us at: hello@somersetadvisory.com

Who we are	
Who is providing this notice?	Somerset Advisory, LLC
What we do	
How does Somerset Advisory 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. When we share information with third parties, we hold parties to commercially reasonable standards of privacy protection. We have policies designed to ensure only those persons who need your information to perform their job have access to it. In addition, we maintain physical, electronic, and procedural security measures that comply with applicable regulations to protect your information. We train our employees in the proper handling of personal information.
How does Somerset Advisory collect my personal information?	We collect your personal information, for example, when you ◆ Engage us to provide you with advisory services. ◆ Provide your account information or Government-issued ID number to us. We also collect your personal information from other financial companies where you hold accounts.
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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Somerset Advisory, LLC is affiliated with The Wealth Edit, an educational community founded and operated by certain of Somerset's owners. Somerset does not share client personal information with The Wealth Edit; clients may separately choose to sign up for and use The Wealth Edit's services.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Somerset Advisory does not have any joint marketing agreements with any nonaffiliated financial companies.

Other important information

- Financial Advisors may change financial services companies and in the course of changing may provide your personal information we collected to the new firm, so that they can continue to provide financial services to you. If you do not want your Financial Advisor to provide this information to their new firm, please contact us by calling (888) 501-2607 or emailing us at: hello@somersetadvisory.com to opt out of this sharing.
- Some state laws grant additional privacy rights to their residents. If you live in an "opt-in" state, where we are required to obtain your affirmative consent to share your nonpublic personal information with unaffiliated third parties who do not currently assist us in servicing your account or conducting our business, we are required to obtain your consent before doing so. Call (888) 501-2607 or Email Us at: hello@somersetadvisory.com

California Residents: We will not share your personal information with unaffiliated third parties, except as required or permitted by law. In addition, you are afforded certain rights regarding the personal information that we collect from you, including the right to know what personal information we have collected from you, what it is being used for, whether it is being disclosed or sold to unaffiliated third parties, to whom it is being disclosed or sold, and the right to request that we delete certain personal information that we have collected from you.

Nevada Resident: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by contacting your Financial Advisor.

Vermont Residents: We will not share information we collect about Vermont residents with companies outside of Somerset Advisory, unless the law allows.

Electronic and Text Message Communications

The Firm may communicate with clients through text messaging for routine business-related purposes, including scheduling, administrative matters, and account-related communications, using Firm-approved communication systems. SMS message frequency will be up to 20 text messages per month. Customers may opt out of SMS messaging from Somerset Advisory by replying STOP at any time to any received SMS message; once opted-out they will receive no further SMS communication. They can Opt back In at any time by replying START. The Firm retains business-related text communications in accordance with applicable regulatory recordkeeping requirements.

SMS Terms and Conditions
SMS consent or phone numbers are not shared for the purpose of SMS with third parties or affiliates.

SMS for Consent Communication
The information obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

Potential Fees for SMS Messaging:
Many carriers charge a fee for each message sent or received. This can vary depending on the carrier's pricing structure and whether the message is sent domestically or internationally.