

FACTS

WHAT DOES MURPHY CAPITAL MANAGEMENT INC. AND ITS AFFILIATES 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 account balances
- Transaction history
- Wire transfer instructions

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Murphy Capital Management Inc. and its affiliates choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Murphy Capital Management Inc. and its affiliates 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

Questions?

Call 908-719-6430

When you are no longer our customer, we continue sharing practices as described above.



MURPHY CAPITAL MANAGEMENT

SEC Registered Investment Advisor
A Subsidiary of Peapack-Gladstone Bank

Who we are	
Who is providing this notice?	Murphy Capital Management Inc, an affiliate of Peapack-Gladstone Bank
What we do	
How do Murphy Capital Management Inc. and its affiliates 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.
How do Murphy Capital Management Inc and its affiliates collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Give us your contact information ▪ Open an investment account or apply for a loan ▪ Tell us where to send your money or make a wire transfer
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Murphy Capital Management Inc. does not share client information with affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Murphy Capital Management Inc. and its affiliates do not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Murphy Capital Management Inc. does not engage in joint marketing with other companies.</i>
Other important information	
<p>For California Residents: Under California law, Murphy Capital Management Inc. and its affiliates will not share information Murphy Capital Management Inc. and its affiliates collect about California residents with companies outside of our corporate family, unless the law allows. Murphy Capital Management Inc. and its affiliates will limit sharing among our companies to the extent required by California law.</p> <p>For Vermont Residents: Under Vermont law, Murphy Capital Management Inc. and its affiliates will not share information Murphy Capital Management Inc. and its affiliates collect about Vermont residents with companies outside of our corporate family, unless the law allows. Murphy Capital Management Inc. and its affiliates will limit sharing among our companies to the extent required by Vermont law.</p>	