

Our Commitment To Privacy

Your privacy is important to us. To better protect your privacy we provide this privacy statement notice explaining our online information practices and the choices you can make about the way your information is collected and used. To make this notice easy to find, we make it available on our homepage and at every point where personally identifiable information may be requested.

By visiting this SeaBridge web site ("the Site") you accept the policies and practices described in this Privacy Statement. SeaBridge reserves the right to make changes to this notice by posting such changes on this Site. Changes are effective immediately upon posting unless a different effective date is stated. This notice applies to all information collected or submitted on this Site.

This Site may contain links to other organizations' web sites. SeaBridge is not responsible for the privacy policy or practices or the content of such web sites.

The Information We Collect and How We Use It

Required information. There may be pages on this Site where we request specific information about you or other people, in order to fulfill your requests for information, or otherwise communicate with you and keep your knowledge about our products and services current. The types of personal information that may be collected may include without limitation:

- *Name*
- *Address*
- *Email Address*
- *Age Group*
- *Earning Bracket*

Whenever we require information from you, it is our policy to collect and save such information so that we do not need to ask you for it repeatedly.

Requests for Quotes and other information. From time to time, we may invite users to submit e-mail or other requests for quotes or other information. Any requests for information are kept confidential. We do not share this information with outside parties except to the extent necessary to respond to your requests.

Optional Information supplied voluntarily. From time to time, we may invite you to supply additional survey information. Responding to our requests is completely voluntary and is your choice. We collect and analyze information voluntarily supplied via surveys or otherwise in order to track and improve service to our customers and potential customers, for internal marketing purposes, and for any additional purposes indicated in the request for information. We may use non-identifying and aggregate information to better design our Site and to share with advertisers. We may also use this demographic information in designing and evaluating new products that SeaBridge offers.

Automatic collection of information. Like many web sites, our Site may periodically utilize a technology called "cookies" to improve your experience in using the Site. A cookie is a small data file that a web

server can deliver to your browser, which is then stored on your computer's hard drive. Cookies are designed to permit us to provide better or more personalized service when you are visiting our Site, and can also identify web sites visited between visits to our Site. You can set your browser to notify you when you receive a cookie, providing you with as much control as you wish as to the decision to accept/reject the cookie, and deletion of the cookie upon leaving our Site. Please refer to your browser's Help information for details on setting cookie notification services.

We may also track the Internet domains from which people contact us, and from time-to-time may gather information concerning the "referring" domain that a person visited prior to our Site, and the "destination" domain a person visits after leaving our Site. Information automatically collected is used to identify and analyze the trends and statistics of visits to our Site and to make our Site more responsive to the needs and interests of our customers.

Children's Privacy. We comply with all applicable U.S. Federal laws to include the Children's Online Privacy Protection Act (COPPA) and the associated Federal Trade Commission (FTC) rules for collecting personal information from minors. We currently do not knowingly collect or use individual identifying information from children under the age of 13, and we will not do so in the future without first obtaining verifiable consent from a parent or legal guardian. Should a child whom we know to be under the age of 13 send individual identifying information to us, we will only use that information to respond directly to that child, seek parental consent or provide parental notice.

Disclosure of Information

Information about our customers is important to our business, and we are not in the business of selling it to others. There may be times when we will need to disclose your information to our providers or contractors for the purpose of processing transactions and related information. Before doing so, we will require the organizations receiving such information to commit to the same level of protection for your information as is provided in this Privacy Statement. We will not knowingly distribute your name, address or other information you provide outside of the SeaBridge family of affiliates, or publicize the fact that you submitted information to us, unless we ask your permission or notify you beforehand, or we are required to do so by law or government order. Finally, we never use or share the personally identifiable information provided to us online in ways unrelated to those described above without also providing you an opportunity to opt-out or otherwise prohibit such unrelated uses.

Choice and Consent

By providing personal and business information via the Site and by accepting any cookies provided by SeaBridge, you consent to our collection and use of information in accordance with this Privacy Statement. If you do not agree to the provisions of this Privacy Statement, you can refuse to provide information or refuse to accept cookies.

Our Commitment To Data Security

It is not possible for web sites to achieve perfect security. We do, however, take commercially reasonable physical, electronic, and managerial precautions using widely accepted methods to safeguard the security of your information against inadvertent disclosure to unauthorized persons.

Access to your information

You can access your personally identifiable information that we collect online and maintain by contacting SeaBridge at the following address: SeaBridge Investment Advisors, LLC, 450 Springfield Ave., Suite 301, Summit, NJ 07901-2610. We use this method to allow you to correct, amend or delete any inaccurate entries, and to better maintain and safeguard your information. To protect your privacy and security, we will also take reasonable steps to verify your identity before granting access or making corrections.

How To Contact Us

Should you have other questions or concerns about these privacy policies, please send us an email to Nicole Goberman at ngoberman@seabridge.com.