



Privacy Policy

Higgins Capital Management, Inc. (HCM) is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by HCM. We only disclose information to nonaffiliated third parties as permitted by law. As you know, we use health and/or financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

How We Protect Personal Information. We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with our clearing firm agents in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant, attorney and other designated professionals.) HCM maintains physical, electronic, and procedural safeguards that comply with federal standards to maintain the confidentiality of your information.

Types of Information We Collect. The categories of nonpublic personal information that we collect from your account applications or other forms, in interviews, or by other means depend upon the scope of the client engagement. It will include information about your personal finances and profile (social security number, annual income and net worth, investment experience), information about your health to the extent that it is needed for the planning process (insurance applications), and information about transactions between you and third parties (trading history and account balances).

HCM does not disclose client information and HCM does not reserve the right to disclose information. .