

CETERA TRUST COMPANY, N.A.

FACTS	WHAT DOES CETERA TRUST COMPANY, N.A. 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: <ul style="list-style-type: none"> ▪ social security number and birth date ▪ income, assets, net worth and investment experience ▪ account balances and transaction history
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 Cetera Trust Company chooses to share; and whether you can limit this sharing.

Reasons We May Share Your Personal Information	Does Cetera Trust Company share?	Can you limit this sharing?
For our everyday business purposes – to process transactions and maintain your account(s), respond to court orders or 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	Yes	No
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 1-800-818-7988.
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Who We Are

Who is providing this notice? Cetera Trust Company, N.A.

What We Do

How does Cetera Trust Company 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.

- In addition to physical and electronic safeguards, we have implemented security standards and procedures to protect your information, including employee training, limited employee access and the use of confidentiality agreements.

How does Cetera Trust Company collect my personal information? We collect your personal information, for example, when you:

- open an account
- request asset transfer or bill-paying services
- request estate administration services

We also collect your personal information from other companies.

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. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Cetera or Avantax name, and The Retirement Planning Group.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Cetera Trust Company does not share with nonaffiliates so they can market to you.*

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Cetera Trust Company does not jointly market.*

Other Important Information

- **Nevada residents:** Pursuant to Nevada law, you may request to be placed on our internal "Do Not Call" list at any time by calling 844-337-2215 or emailing us at donotcall@cetera.com. You may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email bcpserv@ag.nv.gov.