



PRIVACY NOTICE

&Partners (“AP” or the “Firm”) provides investment brokerage services by means of its own internal operation and those of its clearing firms and other unaffiliated third-party providers such as mutual funds, limited partnerships, and variable product sponsors. AP acts as an introducing broker to its clearing firms which in turn processes the transactions and act as the account custodian. All of the above-named parties receive and maintain information about you that is related to and necessary for processing investments in your account. This Privacy Policy does not apply to personal information collected from residents of California, for whom we provide separate privacy policies and notices.

WHERE DO WE OBTAIN THE INFORMATION? Most of the information that we obtain and have comes directly from you. This includes such information as your name, address, and Social Security number that you provided on account applications, agreements, or other forms. In addition, we maintain records of each of your transactions and holdings processed by us. In some instances, we also may obtain information about you, such as your credit history or other facts relating to creditworthiness, from a consumer-reporting agency. We may also receive identity verification information from third-party screening companies and/or you from public sources as part of our ongoing customer due diligence and anti-money laundering screening programs.

TO WHOM DO WE DISCLOSE THE INFORMATION? We provide information about current or former clients from the sources described above to parties outside of the Firm only as described below:

To other companies as necessary to process your business, to perform assessments of and reporting on your accounts and to identify and provide (or make available) products, services, communications and other items that we believe are appropriate for you. For example, information that we obtain from you, including personal identifiable information (“PII”), is passed to the clearing and custodial firms and technology/platform service providers that &Partners has contracted with to facilitate account opening, document delivery, securities trading, performance reporting, statement preparation and other core account services. Additionally, we will pass your account information, and in certain instances PII, to process transactions in investment products to transfer agents and to the issuers/distributors of third-party products including (but not limited to), mutual funds, 529 Plans, insurance and annuity contracts, hedge funds and all other investment products available by subscription or application. Likewise, in connection financial planning services available through &Partners, we will disclose your account and account profile information, including PII, as well as other information or materials you may provide to us (e.g. account statements, tax returns and/or external asset valuations), to our financial planning technology/platform providers. And in connection with lending services available through &Partners, we will disclose your account and account profile information, including PII, as well as other financial information and/or asset holdings, to our lending technology/platform providers and participating banks. From time-to-time we also provide your contact information (name, address, phone number and email address) to third-party mailing or communications services providers to send Firm or investment related materials to you, as well as gift and card vendors to send you holiday gifts, cards or other promotional items. All of these parties must limit their use of the information to the purpose for which it was provided.

To your Registered Representative/Investment Advisor Representative (“FA”) and their support staff. For the marketing of other services by your FA to you or in order for your FA and their support staff to provide continuing service to you. Your information may will also be shared with the Firm’s Supervision and Compliance personnel to fulfill our supervisory and oversight obligations with respect to your account(s) and financial transactions and with our Operations personnel for the establishment and maintenance of your account(s). Your information may also be shared with another Financial Advisor and their support staff to ensure ongoing servicing of your account if your current FA leaves the Firm.

Where required by law or regulation. Examples include responses to a subpoena, court order or regulatory demand.

As authorized by you. You may direct us, for example, to send account statements or other account-related documents and information to a third party.

As otherwise authorized or permitted by law. For example, the law permits us to respond to a request for information about you from a consumer-reporting agency.

CONFIDENTIALITY AND SECURITY. We restrict access to information about you to those employees and authorized agents who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards to maintain the confidentiality of your information. We treat any information regarding you and your account(s) as confidential information, which shall only be used by AP and your FA solely in their efforts to perform services indicated herein. Additionally, AP shall comply with all applicable privacy rules and regulations regarding your nonpublic personal information. Notwithstanding the above, you understand that any non-public personal information may be disclosed to AP affiliates and necessary third parties in order to perform advisory services. This confidentiality provision shall survive the cancellation, expiration or termination of your advisory account agreement.