



# Privacy Notice

**Notice to municipal securities customers, including owners of 529 Plan investments:** Osaic Wealth, Inc. is a Financial Industry Regulatory Authority (FINRA) member firm and is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). An investor brochure that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority is available on the MSRB website at [msrb.org](https://www.msrb.org).

Facts	What does Osaic Wealth, Inc. (“Osaic Wealth”) 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?	<p>The types of personal information we collect can include:</p> <ul style="list-style-type: none"> <li>• Social security number or other tax identification number, date of birth, and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and risk tolerance</li> <li>• Investment experience</li> <li>• Assets and retirement assets</li> </ul> <p>When you are no longer our customer, we will continue to hold your information and share it as described in this notice.</p>
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 Osaic Wealth chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Osaic Wealth share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> —information about your creditworthiness	No	We don’t share
<b>For affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

## To limit our sharing:

You may limit the sharing of your personal information (“Opt Out”) by calling 1-866-816-9333, if your notice contains an Opt-Out Code on the upper-right corner of this notice. Otherwise please call 833-204-5521. Alternatively, contact us in writing at: Osaic Wealth, Privacy Office, 18700 N. Hayden Rd. Ste. 255 Scottsdale, AZ 85255 **NOTE:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## Who we are

Who is providing this notice?	<p>Osaic Wealth and its Affiliates. Our Affiliates covered under this privacy notice include the following entities:</p> <ul style="list-style-type: none"> <li>• Osaic Services, Inc.</li> <li>• Osaic Institutions, Inc.</li> <li>• Osaic RIA, Inc.</li> <li>• Osaic Advisory Services, LLC</li> <li>• Vision2020 Wealth Management Corp.</li> <li>• Arbor Point Advisors, LLC</li> <li>• American Portfolios Advisors, Inc.</li> <li>• American Portfolios Financial Services, Inc</li> <li>• Osaic FA, Inc.</li> <li>• Osaic FS, Inc.</li> </ul>
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## What we do?

How does Osaic Wealth 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.  Employees are trained on the proper handling of customer personal information.
How does Osaic Wealth collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for insurance;</li> <li>• Seek advice about your investments;</li> <li>• Provide account information; or</li> <li>• Invest with us or make withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit my sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account held jointly with someone else?	Your choices will apply to everyone on your account

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Osaic Wealth's affiliates are all companies that are owned by Osaic Holdings, Inc.</li> <li>• Affiliates that Osaic Wealth may share information with include Osaic affiliates that your current representative may transfer his/her securities registration should they leave Osaic Wealth or registered representatives from such Osaic affiliates that may purchase your representative's securities business and market financial products and services to you.</li> </ul>
Nonaffiliates	<ul style="list-style-type: none"> <li>• Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates Osaic Wealth may share information with include other financial services firms, such as a broker dealer or registered investment advisor, that your current representative may transfer his/her securities registration should they leave Osaic Wealth or representatives from other financial services firms that may purchase your representative's securities business.</li> <li>• Nonaffiliates Osaic Wealth may share information with also include a bank, credit union or other financial institution ("Institution") where your account was opened in our offices located at an Institution. If that Institution decides to enter into a relationship with a new financial services provider, we may share your information with that new financial services provider so that your account can continue to be serviced. We may also share your information with the Institution so that they may inform you about their products and services that may be of interest to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. This may include banks, credit unions or other financial institutions with which we have a joint marketing agreement.

## Other important information

In order to comply with applicable laws and legal requirements, we may disclose information to government entities, self-regulatory organizations, or other third parties in response to court orders, subpoenas, government inquiries, or other mandatory legal processes.

If you live in Alaska, California, Massachusetts, Maine, North Dakota or Vermont, under certain circumstances, we are required as a financial institution to obtain your affirmative consent to share your personal information with a Nonaffiliate. If you live in any state other than those listed, under certain circumstances, you may opt out of Osaic Wealth sharing your Personal Information with a Nonaffiliate. If you opt out, you will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond to maintain a previous opt-out designation. Please refer to the "To Limit Our Sharing" section for ways to opt-out.

**Questions?** Contact us in writing: Attention Osaic Privacy Office, 18700 N. Hayden Rd. Ste. 255 Scottsdale, AZ 85255

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