



Osaic Institutions privacy notice

Updated September 21, 2023

Notice to municipal securities customers, including owners of 529 Plan investments: Osaic Institutions, 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 Institutions 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 depends on the product or service you have with us. This information may include: <ul style="list-style-type: none">• Social Security number• Investment experience• Income• Risk tolerance• Assets• Account transactions When you are no longer our customer, we continue to share your information as described in this notice.
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' financial information, the reasons Osaic Institutions chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Osaic Institutions share?	Can you limit this sharing?
For our everyday business purposes , such as to process your transactions, maintain your account(s), respond to court orders and 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you – if your account was opened at a financial institution and that institution enters a relationship with a new financial service provider, we may share your information with the new financial service provider. If your financial professional is not under a restrictive covenant and leaves us to join a different firm, we or your financial professional may share your information with the new firm to facilitate the transition.	Yes	Yes

Questions? Please visit osaic.com

To limit our sharing:

Contact us in writing: Osaic Institutions, Inc., Attention: Privacy Management c/o Compliance Department, 538 Preston Avenue, Meriden, CT 06450.

You may limit the sharing of your personal information (“Opt-Out”) by calling 800-218-2827.

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?

Osaic Institutions, Inc.

What does Osaic Institutions do?

How does Osaic Institutions protect client personal information?

To protect your personal information from unauthorized access and use, Osaic Institutions uses 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 Institutions gather your personal information?

We collect your personal information primarily through your interactions with a financial professional or other staff, for example, when you:

- Open an account
- Apply for insurance
- Provide your contact information
- Request advice about your investment, insurance, or wealth management needs
- Tell us about your previous investments
- Enter into an investment advisory contract

We also collect your personal information from credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing of information with affiliates for everyday business purposes
- Sharing information for affiliates to market to you
- Sharing information with nonaffiliates for marketing purposes

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	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Osaic Institutions’ affiliates are all companies that are owned by Osaic Holdings, Inc. • Affiliates Osaic Institutions shares with may include Osaic Institutions’ affiliates and/or financial professionals related to such affiliates that may purchase your representative’s securities business and market financial products and services to you.
Non affiliates	Companies not related to Osaic Institutions by common ownership or control.
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 Non affiliate. If you live in any state other than those listed, under certain circumstances, you may opt-out of Osaic Institutions 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.

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Not guaranteed by the Bank	Not FDIC Insured	Not a deposit
Not insured by any Federal Government Agency	May lose value including loss of principal	

Products and services made available through Osaic Institutions are not insured by the FDIC/NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank, bank affiliate, credit union, or credit union affiliate. These products are subject to investment risk, including the possible loss of value.