



FACTS	WHAT DOES CETERA ADVISORS 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"><li>▪ social security number and birth date</li><li>▪ income, assets, net worth, and investment experience</li><li>▪ account balances and transaction history</li></ul>		
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 Advisors chooses to share; and whether you can limit this sharing.		
Reasons We May Share Your Personal Information		Does Cetera Advisors 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		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 creditworthiness		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 provider, we may share your information with the new provider. If your financial professional is not under a restrictive covenant and leaves Cetera Advisors to join another firm, we or your financial professional may disclose your personal information to the new firm or to a third-party vendor to facilitate the transition.		Yes	Yes
To limit our sharing		<ul style="list-style-type: none"><li>▪ Call 888-447-8608 – our menu will guide you through your choices</li></ul> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit sharing.</p>	
Questions?	Call 888-406-2444 or visit <a href="http://www.ceteraadvisors.com">www.ceteraadvisors.com</a>		

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**Who We Are**

<b>Who is providing this notice?</b>	Cetera Advisors LLC, Cetera Advisors Insurance Services LLC, Cetera Insurance Agency LLC, Cetera Advisory Services LLC, Cetera Investment Advisers LLC
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**What We Do**

<b>How does Cetera Advisors protect my personal information?</b>	<p>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.</p> <ul style="list-style-type: none"> <li>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.</li> </ul>
<b>How does Cetera Advisors collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>open an account or deposit money</li> <li>direct us to buy or sell securities</li> <li>seek advice about your investments or enter into an investment advisory contract</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <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> <p><b>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</b></p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><i>Our affiliates include companies with a Cetera name and The Retirement Planning Group.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><i>Our nonaffiliate partners include categories of companies such as financial institutions.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li><i>Our joint marketing partners include categories of companies such as financial institutions.</i></li> </ul>

**Other Important Information**

- Accounts with a California, Vermont, Massachusetts or North Dakota mailing address are automatically treated as if they have limited the sharing as described on page 1.
- California residents: We will not share your personal information with a financial company for joint marketing purposes except as required or permitted by law.
- Vermont residents: For joint marketing with other financial companies, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law.
- 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.