

FACTS**WHAT DOES CETERA ADVISOR NETWORKS 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 Advisor Networks chooses to share; and whether you can limit this sharing.

Reasons We May Share Your Personal Information	Does Cetera Advisor Networks 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 advisor is not under a restrictive covenant and leaves Cetera Advisor Networks to join another firm, we or your advisor may disclose your personal information to the new firm.	Yes	Yes

To limit our sharing

- Call 888-825-8950 – our menu will guide you through your choices
Please 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 sharing.

Questions?

Call 888-825-8950 or visit www.ceteraadvisornetworks.com

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Who We Are

Who is providing this notice?	Cetera Advisor Networks LLC, Cetera Insurance Agency LLC, Cetera Advisor Networks Insurance Services LLC, Cetera Advisory Services LLC, Cetera Investment Advisers LLC and Summit Financial Group, Inc.
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What We Do

How does Cetera Advisor Networks protect your 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. <ul style="list-style-type: none"> 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.
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How does Cetera Advisor Networks collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> open an account or deposit money direct us to buy or sell securities seek advice about your investments or enter into an investment advisory contract We also collect your personal information from other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> 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.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

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