

FACTS: WHAT DOES J.W. COLE 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 assets • employment information and income • investment experience and risk tolerance 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' personal information; the reasons J.W. Cole Financial and J.W. Cole Advisors, Inc. choose to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES J.W. COLE 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 creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you¹	YES	YES

QUESTIONS?	Call (866) 592-6531 or email privacy@jw-cole.com
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¹ - See "Additional Privacy Information If Your Representative Moves To Another Firm" on the last page of the Privacy Policy.



WHO WE ARE	
Who is providing this notice?	J.W. Cole Financial, Inc. and J.W. Cole Advisors, Inc.

WHAT WE DO	
How does J.W. Cole 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.
How does J.W. Cole collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or buy securities from us • seek advice about your investments or give us your contact information • tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a J.W. Cole name; financial companies such as J.W. Cole Insurance Services
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • J.W. Cole does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include banks and other financial institutions.

OTHER IMPORTANT INFORMATION	
California	California residents are automatically opted-out and must affirmatively opt-in to share personal information as part of a joint marketing arrangement with another financial institution by emailing us at privacy@jw-cole.com .
Vermont	For joint marketing, we will only disclose your name, contact information and information about your transactions.



**ADDITIONAL PRIVACY INFORMATION
IF YOUR REPRESENTATIVE MOVES TO ANOTHER FIRM**

Unless you “opt-out” (or reside in an “opt-in” State and affirmatively opt-in), if your J.W. Cole Financial Professional or Investment Advisor Representative moves to another firm, he/she is permitted to retain copies of documents, such as client name, address, phone number, email address, and account title of the clients that they serviced while at the firm (“Client Account Information”), in whatever form, (including electronic form), containing personal information about you so that he/she can assist with the transfer of your account and continue to serve you at their new firm. This policy is subject to the limitations of applicable state and federal law. Should your state be an “opt in” State, we will require your affirmative consent below.

