

# 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:

- 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 chooses 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?
<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>	No	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 nonaffiliates to market to you</b>	Yes	Yes

### Questions?

Call (866) 592-6531 or go to [Compliance@jw-cole.com](mailto:Compliance@jw-cole.com)

## Who we are

### Who is providing this notice?

J.W. Cole Financial 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?

We collect your personal information, for example, when you

- 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

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

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with a J.W. Cole name; financial companies such as J.W. Cole Insurance Services.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- J.W. Cole does not share with nonaffiliates so they can market to you. We would note that J.W. Cole Financial and J.W. Cole Advisors, Inc. are nonaffiliates.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include banks and other financial institutions.

## Other important information

**California:** California residents may opt-out from our sharing personal information as part of a joint marketing arrangement with another financial institution by emailing us at [Compliance@jw-cole.com](mailto:Compliance@jw-cole.com).

**Vermont:** For joint marketing, we will only disclose your name, contact information and information about your transactions.

### **Additional Information About if Your Representative Moves to Another Firm**

Should your J.W. Cole Financial Professional or Investment Advisor Representative move to another firm, the Representative 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, in whatever form, (including electronic form), containing personal information about you so that he or 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 prior to this document or information retention.