Commonwealth

Facts	What Does Commonwealth Financial Network® 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 date of birth • Account number, account balances, and transactions • Net worth, assets, income, and investment experience
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers' personal information, the reasons why Commonwealth may choose to share personal information, and whether you can limit this sharing.

Reasons Why We Can Share Your Personal Information	Does Commonwealth Share?	Can You Limit This Sharing?
For our everyday business purposes—to process 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 new products or services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—to process transactions, maintain your account(s), or respond to court orders and legal investigations	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates' everyday business purposes—to assist us in obtaining business or providing account maintenance or customer service to your account(s)	Yes	No
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
For nonaffiliates to market to you when advisors leave Commonwealth—If the Commonwealth advisor servicing your account(s) leaves Commonwealth to join another financial institution, the advisor may retain copies of your personal information so that they can continue to serve you at the new firm. As part of this transition, Commonwealth or your advisor may share your personal information with the new firm. If you do not want your personal information shared with the new firm, you may request to limit the sharing. **In the event your Commonwealth advisor terminates their relationship with Commonwealth and you want to follow your advisor to their new firm, please *do not* request to limit our sharing.**	Yes	Yes

To Limit Our Sharing

If you wish to limit our sharing, or provide affirmative consent to sharing, you may:

- Call Commonwealth's Client Privacy Line at **844.668.9880**.
- Mail your request to **Commonwealth Financial Network, Attn: Privacy, 275 Wyman Street, Suite 400, Waltham, MA 02451-1200.**

Please note: If you are a *new* customer, we can begin sharing your information from the date we provided you with 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.

Questions?

Call **844.668.9880** or go to commonwealth.com.

Who We Are	
Who is providing this notice?	Commonwealth Equity Services, LLC, doing business as Commonwealth Financial Network® ("Commonwealth"), and its affiliate, C.E.S. Insurance Agency, LLC.

What We Do	
How does Commonwealth 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 physical and electronic safeguards and secured files and buildings.
How does Commonwealth collect my personal information?	Commonwealth collects your personal information, for example, when you: • Open an account or apply for insurance • Seek advice about your investments or make deposits or withdrawals from your account • 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.)
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Affiliates include: • C.E.S. Insurance Agency, LLC • LPL Financial LLC
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • This may include insurance companies, broker/dealers, investment advisers, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, retirement plan sponsors, and other third parties.
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

California and Vermont residents: For accounts with a California or Vermont mailing address, we are required to obtain your affirmative consent to share your personal information with nonaffiliates who do not currently assist us in servicing your account or conducting our business, unless otherwise required or permitted by law. For accounts with a California mailing address, we will not share your personal information with a financial company for joint marketing purposes, except as required or permitted by law.

Nevada residents: This notice is being provided pursuant to state law. If you prefer not to receive marketing calls, contact your advisor directly. For more information about this law, contact the Office of the Nevada Attorney General, Bureau of Consumer Protection, 100 N. Carson Street, Carson City, NV 89701. Phone number: 702.486.3132; email: aginfo@ag.nv.gov.