

# FACTS

## WHAT DOES CASSADAY AND COMPANY DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number or other tax identification number and income</li> <li>▪ Account balances and transaction history</li> <li>▪ Credit history <b>and</b> risk tolerance</li> </ul>
<b>How?</b>	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 Cassaday and Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cassaday and Company 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	We don't share
<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	yes	yes
<b>For non-affiliates to market to you</b>	no	We don't share

**Questions?** Contact us via email at [linda@cassaday.com](mailto:linda@cassaday.com) .

## Who we are

**Who is providing this notice?**

Cassaday and Company, Inc.

## What we do

**How does Cassaday and Company, Inc. 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.

Employees are trained on the proper handling of customer personal information.

**How does Cassaday and Company, Inc. collect my personal information?**

We collect your personal information, for example, when you

- Open and account
- Seek advice about your investments
- Provide account information; or
- Make deposits or withdrawals from your account

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 non-affiliates 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.

*Royal Alliance's affiliates are all companies that are owned by Advisor Group.*

**Non affiliates**

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

- Non affiliates Cassaday shares with may include other financial services firms that your current representative may transfer his/her securities registration to should they leave Royal Alliance or unaffiliated representative's that may purchase your representative's securities business.

**Joint marketing**

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

- Cassaday and Company, Inc. does not have joint marketing arrangements.

## Other important information

You will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond.