

<b>FACTS</b>	<b>WHAT DOES WESTERN INTERNATIONAL SECURITIES, INC (WIS) DO WITH YOUR PERSONAL INFORMATION?</b>
<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>	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"> <li>• Social Security number and income</li> <li>• Assets and investment experience</li> <li>• Account transactions and risk tolerance</li> </ul>
<b>How?</b>	All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons Western International Securities, Inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Western International Securities, Inc 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 our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	Yes*	Yes
*If your financial professional leaves WIS to join another firm or sells his or her practice to another financial professional, we or your financial professional may share your personal information with the new firm or acquiring financial professional unless you instruct us not to.		

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Cadaret, Grant & Co., Inc., Cadaret, Grant Agency Inc., CFS Insurance & Technology Services, LLC, CUSO Financial Services, LP, Next Financial Services, Inc. Next Financial Insurance Services, Co., Sorrento Pacific Financial, LLC, SCF Investment Advisors, Inc., SCF Securities, Inc, SCF Marketing, Inc., Ovest Insurance Services, LLC, and Atria Wealth Solutions, Inc.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. National Financial Services and Pershing for clearing and custody, and various 3rd party investment companies.
<b>Joint Marketing</b>	Joint marketing is a formal agreement between nonaffiliated financial companies that together market financial products or services to you.

<b>To limit our sharing</b>	<b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.
<b>Questions?</b>	Call 888-793-7717 or go to <a href="http://www.wisdirect.com">www.wisdirect.com</a>

## Who we are

Who is providing this notice?	Western International Securities, Inc.
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## What we do

How does Western International Securities 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 computersafeguards and secured files and buildings. Employees are trained on the proper handling of customer personal information.
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How does Western International Securities collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a policy</li> <li>• Request a transfer or request a bank deposit</li> <li>• Request additional account services</li> </ul> The collection of this data is only to effect transactions you have requested and/or authorized.
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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"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. Currently we limit sharing to the greatest degree possible.
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## European Union (EU) general data protection regulations applicable to EU residents

Subject to certain exemptions, you have certain rights regarding personal information, including the right to request a copy of personal information that we hold. You have a right to be informed of the source of the information; the purposes, legal basis and methods of processing; and the entities to whom personal information may be transferred. You have a right to request that we rectify inaccurate personal information. You can also request that we erase personal information unless it is necessary for compliance with applicable laws or regulations. We can be reached at 888-793-7717.

You can exercise your rights by contacting us.

## OTHER IMPORTANT INFORMATION

If your state offers greater protection than federal law, we will comply with the state law requirements. For example, if you are a customer or former customer and the mailing address for your account is in **California, New Mexico, North Dakota, or Vermont**, we will not disclose any nonpublic personal information about you to anyone, except as permitted by law, unless you authorize us to make those disclosures.