

## FACTS WHAT DOES WESTERN INTERNATIONAL SECURITIES, INC 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>	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 financial information</li> <li>• Account Balances</li> <li>• Credit history 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	No	N/A
<b>For joint marketing with other financial companies</b>	No	N/A
<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>	No	N/A
<b>For advisors who leave Western International Securities, Inc ("WIS")</b> — if you have a WIS advisor servicing your account(s) who leaves WIS to join another financial institution, the advisor may retain copies of your personal information so that he or she can continue to serve you at the new firm. In doing so, your advisor may share your information with the new firm but is otherwise required to keep confidential the personal information obtained from you while the advisor was affiliated with WIS, and he or she may use it only to service your account(s). Please note: Certain states require affirmative consent to allow sharing. See below for more on your rights under state law.  <b>In the event that a WIS advisor terminates his or her relationship with WIS, and you want to follow your advisor to his or her new firm, please do not request to limit our sharing.</b>	Yes	Yes

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Atria Wealth Solutions</li> <li>• Cadaret, Grant &amp; Co. Inc</li> <li>• SCF Securities, Inc</li> <li>• CUSO Financial Services, LP</li> <li>• Sorrento Pacific Financial, LLC</li> <li>• Capital Strategy Group, LTD.</li> <li>• Cadaret, Grant Agency</li> <li>• NEXT Financial Group, Inc.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• National Financial Services LLC, Pershing LLC, and various 3rd party investment companies you have authorized.</li> </ul>
<b>Joint Marketing</b>	There is no 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.
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.
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.

**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**

- In order to comply with applicable laws and legal requirements, we may disclose information to government entities, self-regulatory organizations, or other third parties in response to court orders, subpoenas, government inquiries, or other mandatory legal processes.
- If you live in Alaska, California, Louisiana, Massachusetts, Maine, North Dakota, or Vermont, under certain circumstances, we are required as a financial institution to obtain your affirmative consent to share your *personal information* with a non-affiliate. If you live in any state other than those listed, under certain circumstances, you may opt-out of Western International Securities sharing your *personal information* with a non-affiliate. If you opt-out or opt-in, you will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond to maintain a previous opt-in or opt-out designation. Please refer to the "To Limit Our Sharing" section for ways to opt-in or opt-out.