



**BENJAMIN F. EDWARDS®**  
INVESTMENTS *for* GENERATIONS®

<b>FACTS</b>	<b>What do Benjamin F. Edwards &amp; Co. (BFE) and Benjamin F. Edwards Wealth Management, LLC (EWM) 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 products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and credit history</li> <li>• Income and risk tolerance</li> <li>• Transaction history and investment experience</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 we choose to share; and whether you can limit this sharing.		
	<b>Reasons we can share your personal information</b>	<b>Do we share?</b>	
	<b>Can you limit this sharing?</b>		
	<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations	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>	Yes	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 our affiliates to market to you.</b>	Yes	Yes
	<b>For nonaffiliates to market to you.*</b>	No	We don't share
<b>To limit our sharing</b>	Please call this toll-free telephone number: (855) 382-1600 or e-mail <a href="mailto:privacy@benjaminfedwards.com">privacy@benjaminfedwards.com</a> . Please do not send us your account number via e-mail.  <i>Please note:</i> 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 toll-free (855) 382-1600 or e-mail <a href="mailto:privacy@benjaminfedwards.com">privacy@benjaminfedwards.com</a>		

<b>Who We Are</b>	
<b>Who is providing this notice?</b>	BFE and EWM.
<b>What We Do</b>	
<b>How do BFE and EWM protect my personal information?</b>	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.
<b>How do BFE and EWM collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or seek advice about your investments</li> <li>• direct us to buy or sell securities</li> <li>• enter into an investment advisory contract</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing. Please see the "Other Important Information" below.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include BFE and EWM.</i></li> </ul>

Nonaffiliates*	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>We will only share with Nonaffiliates in the following circumstances: We have entered into an agreement with a number of other firms that permits your financial advisor to take certain limited information - your name, address, telephone number, e-mail address and account title - to contact you to service your accounts if they join another firm that is a party to the same agreement. You may, however, limit this sharing, and if you choose to do so, BFE or EWM will notify your financial advisor of your decision. Please call (855) 382-1600 or e-mail <a href="mailto:privacy@benjaminfedwards.com">privacy@benjaminfedwards.com</a> to limit this sharing at any time. Please do not send us your account number via e-mail.</i></li> </ul>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include investment companies.</i></li> </ul>

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#### Other Important Information

**California Residents:** We do not share your information with nonaffiliated third parties as described in this notice except with your consent or as otherwise permitted by law. For additional information about your privacy rights and choices, please visit <https://benjaminfedwards.com/privacy-ca/>.

**Nevada Residents:** We are providing you this additional notice under state law. You may be placed on our internal Do Not Call List by calling us at (855) 382-1600. Nevada law requires we provide the following contact information: You may contact our customer service department if you would like additional information: Benjamin F. Edwards & Co., One North Brentwood Boulevard, Suite 850, St. Louis, Missouri, 63105. Tel: (855) 382-1600, mail to: [privacy@benjaminfedwards.com](mailto:privacy@benjaminfedwards.com). You also may contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; e-mail: [AGInfo@ag.nv.gov](mailto:AGInfo@ag.nv.gov).

**North Dakota Residents:** We do not share your information with nonaffiliated third parties as described in this notice except with your consent or as otherwise permitted by law.

**Vermont Residents:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. You can exercise your right to permit the disclosure of your personal information by providing us with your consent in writing. If you do not opt in, we will disclose only the following information to our joint marketing partners: your name, contact information and information about your transactions and experiences with us. In addition, we disclose information to affiliated and nonaffiliated parties as permitted by law. Additional information concerning our privacy policies can be found at [www.benjaminfedwards.com/important-disclosures/privacy-and-security/](http://www.benjaminfedwards.com/important-disclosures/privacy-and-security/) or call (855) 382-1600.

**For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA.** "Personal information" means any individually identifiable information gathered in connection with an insurance transaction. We collect personal information from persons other than the individual proposed for coverage, including health information. We disclose your information in the following circumstances: with your consent; to third parties where necessary to determine your eligibility for insurance benefits, process claims, detect fraud or nondisclosure; to insurance regulatory authorities; to law enforcement or other governmental authorities to protect our interests and to prevent fraud; to our service providers who process and maintain your account and coverages; as otherwise permitted by law; in response to a facially valid administrative or judicial order; for the purpose of conducting actuarial or research studies; to a person whose only use of the information will be in connection with the marketing of a product or service (if you have not opted out of this sharing); to an affiliate whose only use of the information will be in connection with an audit of the insurance institution or agent or the marketing of an insurance product or service; to a group policyholder for the purpose of reporting claims experience or conducting an audit of the insurance institution's services. You have the right to access, correct, amend or delete personal information that we have recorded about you. In the event of an adverse underwriting decision, you have the right to submit a written request for the reason(s) for the adverse decision. To exercise these rights, please submit a written request to us at [privacy@benjaminfedwards.com](mailto:privacy@benjaminfedwards.com). Please do not send us your account number via e-mail.

**For Brokerage Customers in CA, ID, NJ, ND and VT and Investment Advisory Customers in AL, AZ, AR, CA, CO, CT, DE, FL, GA, HI, ID, IN, IA, KY, LA, MD, MA, MN, MS, MO, MT, NE, NH, NJ, NM, NC, OK, OR, PA, RI, SC, SD, TN, UT, VT, VA, WA, and WI.** We do not share your information with nonaffiliated third parties as described in this notice except with your consent or as otherwise permitted by law. You may provide or withdraw your consent at any time. Please call (855) 382-1600 for more information or send us an e-mail at [privacy@benjaminfedwards.com](mailto:privacy@benjaminfedwards.com). Please do not send us your account number via e-mail.

This space intentionally left blank. See reverse side for the firms' Business Continuity Plan.