


# PRIVACY POLICY

<b>FACTS</b>	 <b>FINANCIAL PERSPECTIVES</b> WHAT DOES FINANCIAL PERSPECTIVES 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 financial information can include: <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Assets and income</li> <li>• Account balances and transaction history</li> <li>• Contact information</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.	
<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 Financial Perspectives chooses to share, and whether you can limit this sharing.	
<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES FINANCIAL PERSPECTIVES 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, 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	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>WHO WE ARE</b>		
<b>Who is providing this notice?</b>	This notice is being provided on behalf of Financial Perspectives, Inc. ("Financial Perspectives").	

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<b>WHAT WE DO</b>	
<b>How does Financial Perspectives 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 does Financial Perspectives 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</li> <li>• Direct us to buy/sell securities</li> <li>• Provide account information or give us your contact information</li> <li>• Seek advice about your investments</li> <li>• Enter into an investment advisory agreement</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account – unless you tell us otherwise.
<b>DEFINITIONS</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control.</p> <ul style="list-style-type: none"> <li>• Our affiliate is FP Tax &amp; Accounting, LLC, DBA: "Dugan &amp; Company" or "Dugan &amp; Co."</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include our broker/dealer, insurance companies and agents, mutual fund companies, banks, brokerage firms.</li> <li>• Financial Perspectives does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Financial Perspectives does not jointly market.</li> </ul>
<b>CUSTOMER ID NOTICE</b>	
<p>The USA PATRIOT Act, a federal law, requires all financial institutions to obtain sufficient information to verify your identity when creating a new banking relationship. You may be asked several questions including your name, address, date of birth, Social Security number or other government-issued identification number, and to provide one or more forms of identification to fulfill this requirement. In some instances, we require other identifying documents and/or use a third party information provider for verification purposes. Our established Privacy Policy helps protect your personal information.</p>	
<b>QUESTIONS</b>	
Please contact your Financial Advisor or our Compliance Department at (877) 553-7780.	