

**FACTS**

**WHAT DOES COASTAL DO WITH YOUR PERSONAL INFORMATION?**



**Why?**

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.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Account Number, address, social security number, date of birth, and employment information
- Account balances, transaction history and credit information
- Net worth, assets, income and investment experience

**How?**

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 Coastal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Coastal share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —to process your transactions, maintain your account(s), respond to regulatory inquiries, 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>	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.	Yes	Yes
<b>For nonaffiliates’ everyday business purposes</b> —to assist us in obtaining business or providing account maintenance or customer service to your account(s)	Yes	No
<b>For our affiliates to market to you</b> —to offer new products or services to you	No	No
<b>For nonaffiliates to market to you</b> —we do not sell, share, or disclose your nonpublic personal information to nonaffiliated third-party marketing companies	No	No
<p><b>For Financial Professionals who leave Coastal</b>—if you have a Coastal financial professional servicing your account(s) who leaves Coastal to join another financial institution, the financial professional 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 financial professional may share your information with the new firm but is otherwise required to keep confidential the personal information obtained from you while the financial professional was affiliated with Coastal, 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.</p> <p><b>In the event that a Coastal financial professional terminates his or her relationship with Coastal, and you want to follow your advisor to his or her new firm, please do not request to limit our sharing.</b></p>	Yes	Yes

**To limit our sharing**

- Call 888.657.5200—ask for “Operations.”
- Speak to your assigned account representative

**Please note:** If you are a **new** customer, we can begin sharing your information 45 days from the date we sent this notice. When you are **no longer** 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.

## 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>• Our affiliates include the companies mentioned under “Who we are.”</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include financial services companies such as our clearing firm and other custodians or broker and nonfinancial service providers such as IT vendors we use.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include financial services companies.</li> </ul>

## Who we are

<b>Who is providing this notice?</b>	Coastal entities that utilize the following names: Coastal Equities, Inc.; Coastal Investment Advisors, Inc.; Coastal Equities Insurance Agency, Inc.; Coastal Risk Advisors, LLC
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## What we do

<b>How does Coastal 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 Coastal collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or perform transactions</li> <li>• seek advice about your investments</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit some but not all sharing related to: <ul style="list-style-type: none"> <li>• affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• nonaffiliates to market to you</li> </ul> State laws and individual Coastal companies may give you more rights to limit sharing. See <i>Other important information</i> section for your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to you alone unless you tell us otherwise

## Other important information

**Do Not Call Policy.** This notice is the Coastal Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Coastal employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Coastal will be placed on the Coastal Do Not Call list and will not be called in any future campaigns, including those of Coastal affiliates. If you communicate with us by telephone, we may monitor or record the call.

**For Nevada residents only.** We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit direct marketing* contact section. Nevada law requires we provide the following contact information: 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; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

**Vermont:** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your credit worthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** Under California law, we will not share information we collect about you with companies outside of Coastal, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

**For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only.** The term “Information” in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can.

Call (888) 657-5200 or email us at [compliance@coastal-one.com](mailto:compliance@coastal-one.com).