

Privacy Notice

Regal Discount Securities provides investment brokerage services by means of its own internal operation and those of its clearing firm and other unaffiliated third party providers such as mutual funds and variable product sponsors. Regal Discount Securities acts as an introducing broker to its clearing firm which in turn processes the transactions and acts as the account custodian. All of the above named parties receive and maintain information about you that is related to and necessary for processing investments in your account.

Where do We Obtain the Information

The information that we have comes directly from you. This includes such information as your name, address and Social Security Number that you provided on applications, agreements or other forms. In addition, we maintain records of each of your transactions and holdings processed by us.

We also may obtain information about you, such as your credit history or other facts relating to creditworthiness, from a consumer-reporting agency.

To Whom Do We Disclose the Information

Regal Discount Securities does not sell your non-public personal information. We provide information about current or former clients from the sources described above to parties outside of this firm only as described below:

To other companies as necessary to process your business. For example, we process your mutual fund and variable product transactions through product providers with whom we have dealer selling agreements. If you have a trading account, the information that we obtained from you is given to the clearing firm for purposes of facilitating securities trading and statement preparation. These parties must limit their use of the information to the purpose for which it was provided.

Where required by law or regulation. Examples include responses to a subpoena, court order or regulatory demand.

As authorized by you. You may direct us, for example, to send account statements or other account information to a third party.

As otherwise authorized or permitted by law. For example, the law permits us to respond to a request for information about you from a consumer-reporting agency.

Confidentiality and Security

We restrict access to information about you to those employees and authorized agents who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards to maintain the confidentiality of your information.