

# FACTS

## WHAT DOES CADARET GRANT 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>	<p>The types of personal information we collect and share depend on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security Number</li> <li>▪ Income</li> <li>▪ Assets</li> <li>▪ Account Transactions</li> <li>▪ Risk Tolerance</li> <li>▪ 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 Cadaret Grant shares information; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cadaret Grant share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process and report 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	YES	YES
<b>For non-affiliates to market to you –</b>  * If your financial professional leaves Cadaret Grant to join another firm or sells his or her practice to another financial professional, we or your financial professional may share your personal information with the new firm or acquiring financial professional unless you instruct us not to.	YES*	YES

<b>To limit our sharing</b>	<p>Call: Home Office at 800.288.8601            Mailing Address: 100 Madison Street, Suite 1300, Syracuse, NY 13202</p> <p><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.</p>
<b>QUESTIONS?</b>	Call the Cadaret Grant Home Office at 800.288.8601 or go to <a href="http://www.cadaretgrant.com">www.cadaretgrant.com</a>

WHO WE ARE	
Who is providing this notice?	Cadaret, Grant & Co., Inc. a dually Registered Investment Adviser and broker/dealer. Cadaret Grant distributes a variety of financial products and services to you through our network of financial professionals who are independent Registered Representatives, Investment Adviser Representatives, and insurance agents.
WHAT WE DO	
How does Cadaret Grant 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 computer safeguards and secured files and buildings. Other measures we employ include: (a) information access controls; (b) service provider oversight and confidentiality agreements; (c) proper disposal of customer information; and (d) periodic security training for personnel.
How does Cadaret Grant collect my personal information?	<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>▪ Enter into an investment advisory contract</li> <li>▪ Tell us about your investment or retirement portfolio</li> <li>▪ Direct us to buy securities or to sell your securities</li> </ul> <p>We also collect your personal information from other companies and other financial institutions if you transfer your account to Cadaret Grant.</p>
Why can't I limit all sharing?	<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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	
	Your choices will apply to everyone on your account.
DEFINITIONS	
<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 financial companies such as CFS Insurance &amp; Technology Services, LLC, CUSO Financial Services, LP, Grove Point Investments, LLC, Grove Point Advisors, LLC, NFISCO Insurance Services, LLC, Next Financial Group, Inc., Sorrento Pacific Financial, LLC, SCF Investment Advisors, Inc., SCF Securities, Inc., Western International Securities, Inc., and Atria Wealth Solutions, Inc.</i></li> </ul>
<b>Non-affiliates</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>▪ <i>This may include your financial professional's company and investment adviser firm, service providers for clearing and custody, insurance companies, third party asset managers, and if your financial professional leaves Cadaret Grant, retires, or sells his or her practice, your financial professional's new broker/dealer and investment adviser firm.</i></li> </ul>
<b>Joint marketing</b>	<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>This may include banks, credit unions, or other financial institutions with which we have a joint marketing agreement.</i></li> </ul>
OTHER IMPORTANT INFORMATION	
<p>If your state offers greater protection than federal law, we will comply with the state law requirements. For example, if you are a customer or former customer and the mailing address for your account is in <b>California, New Mexico, North Dakota, or Vermont</b>, we will not disclose any nonpublic personal information about you to anyone, except as permitted by law, unless you authorize us to make those disclosures.</p>	