



FACTS WHAT DOES SUMMIT 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: <ul style="list-style-type: none"> ▪ social security number and birth date ▪ income, assets, net worth and credit history ▪ account balances and transaction history
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 Summit chooses to share; and whether you can limit this sharing.

Reasons We May Share Your Personal Information	Does Summit share?	Can you limit this sharing?
For our everyday business purposes – to process transactions, and maintain your account(s), respond to court orders or legal investigations or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 844-307-3623 Attention: Compliance <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit sharing.</p>
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Questions?	Call our Compliance Department at 844-307-3623, or contact us by mail at: 595 South Federal Highway, Suite 500, Boca Raton, Florida 33432-5542
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Who We Are**Who is providing this notice?**

Summit Brokerage Services, Inc., Summit Financial Group, Inc., SBS Insurance Agency of Florida, Inc., SBS of California Insurance Agency, Inc., Cetera Investment Advisers LLC

What We Do**How does Summit protect your 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.

- In addition to physical and electronic safeguards, we have implemented security standards and procedures to protect your information, including employee training, limited employee access and the use of confidentiality agreements.

How does Summit collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- direct us to buy or sell securities
- seek advice about your investments or enter into an investment advisory contract

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as Cetera companies, First Allied Holdings companies, Girard Securities, Inc., and Tower Square Investment Management.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Our nonaffiliate partners include categories of companies such as financial institutions.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include categories of companies such as financial institutions.*

Other Important Information

- If your account was opened at a financial institution, and that financial institution decides to enter a relationship with a new financial services provider, we may share your information with the new provider so that your account may continue to be serviced. If your advisor is not affiliated with a financial institution and leaves Summit to join another firm, he/she may retain your personal information, in electronic and/or paper form, so that he/she may continue to service your account.
- Accounts with a California, Vermont, Massachusetts, Maine, Alaska or North Dakota mailing address are automatically treated as if they have limited the sharing as described on page 1, and account information will not be shared in connection with a financial advisor transition as described above, unless we receive your written consent.
- **California residents:** We will not share your personal information with a financial company for joint marketing purposes except as required or permitted by law.
- **Vermont residents:** For joint marketing with other financial companies, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law.