

IMPORTANT PRIVACY NOTICE

This Privacy Notice is from Gold Coast Securities, Inc. Preserving the trust you place in us with your personal information is the cornerstone of our relationship with you. That's why we recognize that you expect us to adopt reasonable procedures to protect the information you provide us and to use it responsibly. We treat your personal information (i.e. nonpublic information about you) in accordance with this Privacy Notice.

INFORMATION WE COLLECT

We may collect nonpublic personal information from you or others, including your name, address, telephone numbers, email address, Social Security Number, and information about your financial situation, including your employment status, income, assets, account balances, transaction history, investment experience, risk tolerance, wire transfer instructions, and other financial and tax information you may supply to us. For some insurance transactions, we may also collect medical information.

HOW WE COLLECT INFORMATION

We collect nonpublic personal financial information about you from some or all of the following sources:

- Information we receive from you on account applications, investment-related questionnaires, product applications, other forms, and information you may provide to us in writing or in other forms of communication;
- Your transactions with us and those product sponsors with whom we have sales agreements or other arrangements for the provision of services to you, such as when you direct us to sell your securities, direct us to buy securities, make deposits or withdrawals from your account, seek advice about your investments, or tell us about your investment or retirement portfolio;
- Consumer reporting agencies;
- Product sponsors with whom we have contractual arrangements and whose products you own; and
- Other individuals or entities, such as your accountant, that you have authorized to provide information about you.

INFORMATION WE DISCLOSE

We will not share nonpublic personal information concerning our customers or former customers for marketing purposes, except as permitted by law, as described herein. To the extent permitted by law, we may disclose to either affiliated or unaffiliated third parties, any of the nonpublic personal information that we collect. Generally, we disclose customer nonpublic personal information to affiliates and unaffiliated third parties that provide services to us to enable us to more effectively and efficiently service your account. We also disclose your nonpublic personal information to affiliated or unaffiliated third parties with whom we have contractual relationships that allow us to provide the products or services that you have requested through us. Examples of third parties with whom we may share your nonpublic personal information include:

- Mutual fund companies, insurance companies, and other product vendors to effect your purchases and sales, and allow for the servicing of your account;
- The broker/dealer through whom we execute your securities transactions;
- Clearing agencies through whom we clear and settle securities transactions;
- Third party investment advisory firms with whom we have relationships for the management of customer advisory accounts;

- Companies providing reporting services for your account;
- Companies that assist us with the maintenance of required regulatory books and records; and
- Regulators and law enforcement authorities when we believe in good faith that disclosure is required or permitted under law.

Where we share your nonpublic personal information with third parties for the purposes noted above, we ensure that there are contractual restrictions or other legal restrictions on their use and disclosure of that information.

CLIENTS OF INDEPENDENT INVESTMENT PROFESSIONALS

If your Investment Professional's relationship is terminated with us and he or she elects to move to another firm, we may allow your Investment Professional to take your information and disclose it to the new firm, subject to requirements of applicable law and regulation. If you do not want your Investment Professional to transfer this information to his or her new firm in order to continue servicing your account, please contact us at Attn: Compliance, Gold Coast Securities, Inc., 275 E. Hillcrest Drive, Suite 225, Thousand Oaks, CA 91360 or by calling (805) 496-3660. If your primary address is located in a state that requires your affirmative consent (such as California), then you must give your written consent to allow your Investment Professional provide your personal information to the new firm. You may withdraw your consent at any time by writing to us at the above address.

STEPS WE TAKE TO PROTECT YOUR INFORMATION

We have reasonably designed security practices and procedures in place to prevent unauthorized use or access to your nonpublic personal information. Internally, your information is only available to those employees requiring access to process or service your transactions with us, and those fulfilling compliance, legal or audit functions on our behalf. Our computer systems utilize password protection to prevent access by unauthorized personnel, and we employ other physical, electronic, and procedural safeguards to protect your information in accordance with state and federal privacy regulations.

CHANGES IN THE POLICY

Should we materially change this Privacy Notice we will provide notice of such changes to you by posting on our Website or by mailing the amended version of our Privacy Notice to you.