

FACTS **WHAT DOES CETERA PLANNING PARTNERS (“CPP”) DO WITH YOUR CUSTOMER INFORMATION?**

Why?	Financial companies choose how they share your customer 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 customer information. Please read this notice carefully to understand what we do.
What?	The types of customer 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 investment experience ▪ account balances and transaction history
How?	All financial companies need to share customers’ information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ information; the reasons CPP chooses to share; and whether you can limit this sharing.

Reasons We May Share Your Customer Information	Does CPP 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	No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you In certain circumstances, if your financial professional is not under a restrictive covenant and leaves CPP to join another firm, we or your financial professional may disclose your customer information to the new firm.	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 913-498-8898 <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 913-498-8898 or visit www.ceteraplanningpartners.com
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Who We Are	
Who is providing this notice?	Cetera Planning Partners
What We Do	
How does CPP protect my customer information?	<p>To protect your customer 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.</p> <ul style="list-style-type: none"> 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 CPP collect my customer information?	<p>We collect your customer information, for example, when you:</p> <ul style="list-style-type: none"> 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 <p>We also collect your customer information from other companies.</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"> 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 <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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <i>Our affiliates include companies with a Cetera or Avantax name.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <i>Nonaffiliates may include financial services companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <i>Cetera Planning Partners does not jointly market.</i>
Other Important Information	
<ul style="list-style-type: none"> Accounts with a California, Vermont, Massachusetts, or North Dakota mailing address are automatically treated as if they have limited the sharing as described on page 1. Nevada residents: Pursuant to Nevada law, you may request to be placed on our internal "Do Not Call" list at any time by calling 844-337-2215 or emailing us at donotcall@cetera.com. You may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email bcpserv@ag.nv.gov. 	

Cetera Planning Partners is a marketing name for The Retirement Planning Group, LLC and Avantax Planning Partners, Inc., both SEC registered investment advisers within the Aretec Group, Inc. (dba Cetera Holdings). All referenced entities are under common ownership.