



## Important Disclosures Including:

Privacy Policy

Business Continuity Plan

Anti-Money Laundering

Customer Identification Program

Broker-Adviser Background Checks & Investor Resources

## Privacy Policy

When you work with a financial services professional to purchase an insurance or investment product, you may share highly personal information about your health, assets, income, estate, business, and family. The information we collect is critical to providing you the best products and services available. We recognize that protecting the privacy and security of this information is of utmost importance and one of our greatest responsibilities.

AW Securities is committed to maintaining the trust and confidence of our customers. We want you to know and understand how we protect your privacy as we collect and use information about you, and the measures we take to safeguard that information. Keeping our customer's information private and secure is our top priority.

This notice describes how we handle your confidential information, how we protect it, and other important information you should know about our firm.

## What type of non-public information do we collect about you?

In the course of providing service to you, we collect non-public personal information about you from the following sources:

- Account applications and other standard forms. Such information includes name, address, social security number, assets, types and amount of investments, transactions and income.
- Our affiliates or others. Information collected from these sources may include account balance, payment history, parties to transactions, types and amounts of investments, and transactions.
- Consumer reporting agencies. Information regarding your credit worthiness and credit history.
- Other Financial Institutions Verify that the information you provide on applications and other forms is true and accurate.

## How do we protect the confidentiality and security of your non-public personal information?

Keeping your information secure is one of our most important responsibilities. AW Securities has procedures in place that restrict access to non-public personal information about you only to those employees and service agents who need to know the information in order to provide products or services to you. We also educate our employees about the importance of protecting the privacy and security of confidential, personal information. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your non-public personal information.

## Do we disclose non-public personal information to third party affiliates?

We do not sell, share, or disclose your non-public personal information to non-affiliated third-party marketing companies. We may disclose the information we collect, described above, to companies that perform marketing or other services on our behalf, or to other financial institutions with whom we have joint marketing agreements. All these companies are contractually obligated to keep the information confidential and use the information only for the services required and as allowed by applicable law or regulation. These companies are not permitted to share or use information for any other purpose.



We may also disclose non-public personal information about you under special circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, to conduct our operations, to follow your instructions as you authorize, and to respond to regulatory requests.

## **What is our policy relating to former customers?**

If you decide to move your account away from us, we will continue to adhere to the privacy policies and practices described in this notice for as long as we maintain your nonpublic personal information.

## **Privacy Policy updates and questions**

We will update our privacy policy when necessary to ensure that your privacy is maintained and that we conduct our business in a way that fulfills our commitment to you. If we make any material changes to our privacy policy, we will provide our customers with an updated notice. If you have any questions after reading this Policy, please contact our Compliance Department in writing at the address below.

## **Business Continuity Plan**

AW Securities maintains a plan to continue business as usual in case of a Significant Business Disruption (SBD). SBD scenarios, both internal and external, of varying severity such as a disruption to a single building, a disruption to a business district or a city-wide business disruption, are included in our plan. We will execute the plan as the situation warrants. Our policy is to respond to SBDs by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming business operations, protecting the firm's books and records, and allowing our customers to transact business. We will make all reasonable efforts to resume normal operations within 24 hours, or as soon as possible. If the Internet is accessible, we will provide instructions and information on how to contact us or access your account directly from our website in the case of a SBD. We reserve the right to make modifications to the plan without notification. As our client, you may receive a summary of the plan by going to our website ([www.allworthfinancial.com](http://www.allworthfinancial.com)) or by requesting a written copy by mail from:

### **AW Securities**

Compliance Department  
340 Palladio Parkway, Suite 501  
Folsom, CA 95630

## **Anti-Money Laundering**

The USA Patriot Act signed by President Bush in October 2001 imposed anti-money laundering requirements on financial institutions. By April 24, 2002, all financial services firms were required to have comprehensive anti-money laundering programs in place.

## What is Money Laundering?

Money laundering is the process of creating the appearance that large amounts of money obtained from serious crimes such as drug trafficking, originated from a legitimate source. Not only does it occur in drug related incidents but in connection with a wide variety of crimes including fraud, illegal arms sales, racketeering, robbery and terrorism.

## How big is the problem and why is it important?

The use of the U.S. financial system by criminals to facilitate terrorism and/or other crimes could well taint our financial markets. According to the U.S. State Department, a recent estimate put the amount of worldwide money laundering activity over \$1 trillion per year.

## What are we required to do to combat Money Laundering?

Under rules required by the USA Patriot Act, our Anti-Money Laundering program must designate a special compliance officer, conduct employee training, conduct independent audits, positively verify customer's identities, and establish policies and procedures designed to detect and report suspicious transactions and ensure compliance with the new laws.

## Customer Identification Program and Due Diligence requirement

As part of these requirements, we asked you to provide various unexpired government issued photo identification, or other information when you moved your fund direct account to AW Securities. We thank you for your assistance in providing the information as this helps support AW Securities efforts in denying terrorist groups access to the America's financial system.

## For More information

Thank you for the trust you have placed in us. We look forward to working very hard to continue to earn your trust. These disclosures apply to customers or former customers of AW Securities in the USA.

**Brokercheck:** For assistance with checking the background of AW Securities or an AW Securities Registered Representative, you can visit [www.finra.org](http://www.finra.org) and click on "For Investors". This investor site has a tremendous amount of educational information available for investors.

**SEC Investor Web Site:** The SEC's Office of Investor Education and Advocacy provides a variety of services and tools to address questions you may face as an investor, provides guidance on how to file a complaint as well as other information on investor's rights, The SEC has dedicated this website to investors: [www.investor.gov](http://www.investor.gov).

## Questions?

If you have any questions about the services provided by AW Securities or the associated persons representing AW Securities, or if you need further information after reading this important disclosures brochure, please contact our Compliance Department.