

RAYMOND JAMES®

RAYMOND JAMES (USA) LTD.

Member of FINRA/SIPC

Privacy Notice

Raymond James (USA) Ltd.	
Facts	What Does Raymond James (USA) Ltd. (“RJLU”) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and investment experience • Assets and income • Account balances and account transactions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons RJLU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RJLU share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and 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

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Suite 2100, 925 West Georgia Street • Vancouver, BC, Canada V6C 3L2 • T: 1.877.570.7558 • F: 1.866.567.0574

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For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call 1-877-570-7558 or go to www.rjlu.com
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Who we are	
Who is providing this notice?	Raymond James (USA) Ltd.

What we do	
How does Raymond James 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. For more information, please visit http://www.rjlu.com/privacy-security.htm .
How does Raymond James collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• open an account or perform transactions• make a wire transfer or tell us where to send money• tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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 non-affiliates 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>

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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 Raymond James 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>RJLU does not share with non-affiliates so they can market to you.</i>
Joint marketing	<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">• <i>RJLU does not share with non-affiliated financial companies for marketing of financial products or services.</i>

Other important information
<p>Financial advisors (“FA”) may change brokerage and/or investment advisory firms and non-public personal information collected by your FA may be provided by your FA to the new firm so your FA can continue to service your account(s) at the new firm. If you do not want your financial advisor to use or transfer this information, please call 1-877-570-7558 to opt out of this sharing. Opt-in states such as California and Vermont require your affirmative consent to share your non-public information with the FA’s new firm, and in those states you must give your written consent before the FA can take your non-public information with him or her. You can withdraw this consent at any time by contacting 1-877-570-7558.</p>
<p>Vermont: In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at http://www.rjlu.com/privacy-notice-and-policy.htm or call 1-877-570-7558.</p>
<p>California: In accordance with California law, we will not share information we collect about you with companies outside of Raymond James, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled. We will limit sharing among our companies to the extent required by California law. For additional information regarding your rights, please see the California Privacy Notice (http://www.rjlu.com/pdfs/California-Privacy-Notice.pdf)</p>
<p>Nevada: In accordance with Nevada law, if you would like to be placed on our Internal Do Not Call List, please call 1-877-570-7558. For more information, you may contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101. Phone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us.</p>

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