

FACTS		WHAT DOES NEXT FINANCIAL, INC. (“COPPER”) 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"><li>● contact details;</li><li>● account transactions;</li><li>● transaction history; and</li><li>● investment experience.</li></ul>		
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 Copper chooses to share, and whether you can limit this sharing.		
Reasons we can share your personal information		Does Copper 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		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		No	No
For our affiliates to market to you		Yes	No
For nonaffiliates to market to you		No	We don’t share
Who we are			
Who is providing this notice?		Copper	
What we do			
How does Copper 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.	

How does Copper collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>● sign up for a Copper account;</li> <li>● provide account information;</li> <li>● give us your contact information; and</li> <li>● direct us to buy securities.</li> </ul> <p>We also collect your personal information from others, such as banks, credit agencies and other third-party data aggregators.</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"> <li>● sharing for affiliates' everyday business purposes - information about your credit worthiness,</li> <li>● affiliates from using your information to market to you, and</li> <li>● sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</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.
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. This includes Next Financial Advisors, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Copper does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Copper doesn't jointly market.

#### Other important information

**Nevada:** If you are consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at [support@getcopper.com](mailto:support@getcopper.com). You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us) or [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).

**Vermont:** If you are consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Copper, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Copper, 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.