

PRIVACY POLICY / SPC FINANCIAL®

WHAT DOES SPC FINANCIAL, INC. 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:

- Name
- Social Security Number
- Address
- Phone Number
- Date of Birth
- Insurance Policy Information
- Raymond James Account Information
- Account Information & Balances

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 SPC Financial, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SPC Financial, Inc. share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions and maintain your account(s).	Yes	No
For our marketing purposes- to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	No	No
For our affiliates' everyday business purposes- information is shared with SPC Financial, Inc.	Yes	No
For our affiliates to market to you.	No	No
For nonaffiliates to market to you.	No	No

To limit our sharing - Email or call 1-301-770-6800 to speak to your financial advisor.

Please note:
If you are a **new** customer, we can begin sharing your information **30** days from the date we sent this notice; however, for our affiliates' everyday business purposes, information may be shared with SPC Financial, Inc. immediately. When you are **no longer** our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Independence Securities offered through Raymond James Financial Services, Inc. (RJFS). Investment advisory services offered through SPC Financial, Inc. SPC Financial, Inc. is not a registered broker/dealer and is independent of RJFS.

Questions? Call your financial advisor at 1-301-770-6800



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Who we are

Who is providing this notice? SPC Financial, Inc.

What we do?

How does SPC Financial, Inc. 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, office space and buildings.

How does SPC Financial, Inc. collect my personal information? We collect your personal information, for example, when you

- Open an account or deposit money
- Submit documents for financial planning purposes
- Purchase an insurance policy

OR

We also collect your personal information from others, such as Raymond James Financial Services, Inc., Insurance companies, or e-Money Advisor.

Why can't I limit all sharing? Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for a service that is provided to me jointly with someone else? Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

State or local regulations If, in addition to federal law, you are protected by specific state or local regulations concerning information sharing and marketing, SPC Financial, Inc. will fully comply with these regulations as well.

Chicago Clearing Corporation SPC Financial, Inc. has contracted with Chicago Clearing Corporation to file and collect class action lawsuits on behalf of clients who maintain their account with Raymond James & Associates. We will automatically share investment and account information for clients who are residents of California, Vermont, Alaska, Maine, North Dakota, Massachusetts, Louisiana and who have signed a consent form. We will also automatically share investment and account information for all other clients unless they have signed a form requesting that we do not share this information (known as an "opt out" form). The services of Chicago Clearing Corporation are not those of Raymond James or SPC Financial, Inc.