



California Consumer Privacy Act Notice

Last updated: June 2022

This California Consumer Privacy Act Notice ("Notice") supplements the information contained in the [Commonwealth Financial Network® Privacy Policy](#) and applies to residents of California. This Notice covers the information and our activities subject to the CCPA.

When we use the term "personal information" in this Notice, we are referring to information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household, such as your real name, alias, postal address, unique personal identifier, online identifier Internet Protocol (IP) address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers. Personal information does not include publicly available information and other information that is regulated by certain applicable laws that are exempted from the requirements of the CCPA.

This Notice and the CCPA do not apply to personal information we collect as part of our current or former client relationship with you pursuant to other privacy laws, such as the Gramm-Leach-Bliley Act and Fair Credit Reporting Act. For information about how we use and disclose your financial information subject to those laws, and your rights with respect to your financial information subject to those laws, please see our [Privacy Notice & Practices](#).

1. Your Rights and Choices Under the CCPA

Right to Know

You have the right to request that we provide certain information to you about our collection of your personal information. Such information shall cover the 12-month period preceding our receipt of your request. Upon our receipt of your verified request, we will provide you with the following:

- The categories of personal information we have collected about you
- The categories of sources from which we have collected your personal information
- Our business or commercial purpose(s) for collecting or selling your personal information
- The categories of third parties with whom we have shared your personal information
- The specific pieces of personal information we have collected about you

You have the right to request that we provide certain information to you about our disclosures and sales of your personal information. Such information shall cover the 12-month period preceding our receipt of your request. Upon our receipt of your verified request, we will provide you with the following:

- The categories of personal information we have collected from you
- The categories of personal information we have sold about you and the categories of third parties to whom we sold such information, by category or categories of personal information for each category of third parties to whom the personal information was sold

- The categories of personal information that we disclosed about you for a business purpose

We have not, and do not, sell personal information. You may only make a verifiable “Right to Know” request twice within a 12-month period.

Right to Delete

You have the right at any time to request that we delete your personal information; however, in some cases we cannot delete all or some of your personal information as required or permitted by applicable laws.

Right to Nondiscrimination

We will not discriminate against you for exercising your rights under the CCPA, such as by denying you products and services, charging you different rates or prices (including use of discounts or penalties), or suggesting or providing a different level of service or quality of products to you. We may, however, charge a different price or provide a different level or quality of products and services if the price or difference is directly related to the value provided to you by your personal information.

We may, from time to time, offer you financial incentives, including payments to you as compensation, for collecting or deleting your personal information. We also may offer a different price, rate, level, or quality of goods or services if that price or difference is directly related to the value provided to you by your personal information.

2. Information We Collect

In the preceding 12 months, we have collected and disclosed to third parties for our business purposes the categories of personal information listed below. For more details about the specific data points we collect, please see the Information We Collect About You section in our Privacy Policy.

Category of Information	Example
Identifiers	Name, address, Internet Protocol (IP) address, email address, job title, device identifiers, account name, or other similar identifiers
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, postal address, or phone number (Some personal information included in this category may overlap with other categories.)
Characteristics of protected classifications under California law	Gender and age

Internet or other similar network activity	Browsing history, search history, information on a consumer’s interaction with a website, application, communication (such as email), or advertisement
Commercial information	General investing background, investment interests and experience, information about current firm, and approximate assets under management
Professional or employment-related information	Information about current and past employment
Inferences drawn from other personal information	Inference drawn from the information above and profiles reflecting preferences and characteristics

3. Our Sources for Personal Information

We collect personal information from you when you provide it to us, when you use our Services, and when you interact with us. If you use third-party account aggregation services through our Services, such as Plaid, we may have access to information provided by such third party. We also automatically collect some information when you visit our site and may collect information from public record sources, such as federal, state, or local governments.

4. Our Business Purposes for Collecting Personal Information

In general, we collect information and personal information so we can provide our Services, operate our business, and provide information that consumers request from us. This includes, but is not limited to, the following:

- Provide information, products, or services you request
- Verify your identity when accessing our Services
- Compare information for accuracy and verify our records
- Detect and prevent fraud, security or technical issues, or criminal activities
- Evaluate you for an employment position with us (if you apply)
- Operate, improve, maintain, and protect our Services
- Provide technical and other support
- Send updates, marketing communications, and other information about Commonwealth, our independent registered representatives, investment adviser representatives, insurance agents, and Services
- Send you notices and alerts
- Facilitate your subscription to our blog
- Conduct research, analytics, and monitor and analyze trends and usage
- Contact you and respond to your inquiries

- Send you email newsletters
- Register you for an account in our online services
- Enhance or improve user experience, our business, and our Services, including the safety and security thereof
- Personalize our Services to you
- As necessary to comply with any applicable law, regulation, subpoena, legal process, or governmental request
- Enforce contracts, our Terms of Service, and User Agreement(s), including investigation of potential violations thereof
- Protect against harm to the rights, property, or safety of Commonwealth, our users, or the public as required or permitted by law

5. Sharing Personal Information

We may disclose your personal information for the business or commercial purposes set forth in this Notice or in our Privacy Policy to the categories of third parties listed below. For more details about our disclosures of personal information, please see the How We Share Your Information section in our Privacy Policy.

- Our service providers and subcontractors
- Our affiliates and subsidiaries
- Third parties to whom you authorize us to disclose your personal information
- To comply with a legal requirement, judicial proceeding, court order, or legal process
- To investigate a possible crime, such as fraud or identity theft
- In connection with the sale, purchase, merger, reorganization, liquidation, or dissolution of Commonwealth, or steps taken in anticipation of such events (e.g., due diligence in a transaction)
- When we believe it is necessary to protect the rights, property, or safety of Commonwealth or other persons
- As otherwise required or permitted by law, including any contractual obligations of Commonwealth

6. Making Requests

To submit a request to exercise your Right to Know or Right to Delete rights provided in this Notice, please email cfnpriacyoffice@commonwealth.com or call us at 800.251.0080 to submit your request. We will evaluate the request and take action where required to do so.

Depending on the nature of your request, we may have to verify your identity when you contact us. We may do this by asking you to:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized agent
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm that the personal information relates to you. We endeavor to respond to your request as soon as we can. If we are not able to respond to your request within 45 days, we will let you know that we may require additional time (up to 90 total days).

You may also use an authorized agent to exercise your rights on your behalf. If you wish to use an authorized agent, we require that your authorized agent provide written proof to us that they are authorized to act on your behalf, and we may also require your authorized agent to verify their identity. To appoint an authorized agent, please email cfprivacyoffice@commonwealth.com.

7. Changes to This Notice

We may change or update this Notice from time to time. When we do, we will post the revised Notice on this page with a new Last Updated date.