

## **CUTTER & COMPANY 2010 PRIVACY POLICY**

Cutter & Company is an independent broker-dealer, registered investment advisor and an insurance agency. As providers of financial and insurance products and services that involve compiling personal and often sensitive information, protecting the confidentiality of that data is a top priority of our firm. This notice explains how we use and safeguard the personal information we collect in the course of providing our products and services.

**Information We Collect** – We collect non-public personal information about you from the following sources:

- Information obtained directly from you when opening an account or purchasing a financial or insurance product from us (for example; name, address, social security number, income, assets, investment experience, medical history, etc.).
- Information may also be acquired from our representatives, as well as third parties such as; retirement plan sponsors, mutual fund and insurance companies, your former broker-dealer or its registered representative, clearing firms and consumer reporting agencies.

**How Your Information is Used** – Cutter & Company discloses non-public personal information to nonaffiliated companies that work for us in providing financial/insurance products and services to you. For example, we share non-public personal information with our clearing firm, First Clearing, LLC (FCC), which is the custodian of our brokerage accounts and prepares confirmations and statements for our client accounts. We also share your data with insurance and mutual fund companies when you apply for or invest in their products.

*In the event the financial representative servicing your account leaves us to join another broker-dealer, the representative is permitted to retain copies of your information so that he or she can assist with the transfer of your account and continue to serve you at their new firm. The representative's continuing use of your information will be subject to the new firm's privacy policy.*

In addition, we disclose information, as permitted or required by law, to government and regulatory agencies such as the Securities and Exchange Commission (SEC) and the Internal Revenue Service (IRS). We will disclose data as required to comply with legal summons, court orders, subpoena or similar legal process. Cutter & Company does not sell or rent personal information to any third party. Our service providers only use your information in connection with the services they perform for us and not for their benefit.

**"Opting-out" of Third Party Disclosures** – If you do not want us to share your information (other than as prescribed by law) with any nonaffiliated third parties, including the registered representative servicing your account if he or she leaves us to join another firm, you may contact our Compliance Department by calling our toll-free number: 1-800-536-8770 or by mail at the address indicated below.

**Confidentiality and Security Procedures** – We have physical, electronic and procedural safeguards reasonably designed to protect your non-public personal information. Our employees, representatives and affiliates who have access to your information are required to follow firm procedures to keep your information secure.

**Contact Us** – We appreciate your continued business and look forward to serving you. If you have any questions regarding our Privacy Policy, please visit our office, contact your personal financial advisor or visit our website at [www.cutterco.com](http://www.cutterco.com). You may also contact us in writing at:

Cutter & Company, Inc.  
Attn: Compliance Department  
15415 Clayton Road  
Ballwin, MO 63011  
(636) 537-8770 or (800) 536-8770

Member FINRA, SIPC