

## FACTS WHAT DOES CUTTER & COMPANY 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:

- Social Security Number and Income
- Assets and Investment Experience
- Risk Tolerance and Transaction History

**How?** All financial companies need to share customers' personal information to run their every day business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cutter & Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cutter & Company share?	Can you limit this sharing?
<b>For our every day business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our affiliate's every day business purposes –</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>No</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No</b>
<b>For our affiliate's every day business purposes –</b> information about your creditworthiness	<b>No</b>	<b>No</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For our Advisor that transfers to another brokerage firm</b>	<b>Yes</b>	<b>Yes*</b>

**To limit our sharing**

- Call **800-536-8770** – Ask for our Customer Service Department **OR**
- Visit us online: **www.cutterco.com**

**Please note:**  
If you are a *new* customer, we can begin sharing information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

**\*In the event your financial representative servicing your account leaves us to join another financial institution, 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.**

**Questions?** Call **800-536-8770** or go to **www.cutterco.com**

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Who we are	
Who is providing this notice?	Cutter & Company, Inc.
What we do	
How does Cutter & Company 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 Cutter & Company collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ <b>Open an account</b> or <b>Seek advice about your investments</b></li> <li>▪ <b>Make a wire transfer</b> or <b>Supply your income information</b></li> <li>▪ <b>Supply your Employment History</b></li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ Sharing for affiliate's every day business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</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 apply to you, individually, unless you state otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>▪ <b>Cutter &amp; Company</b></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>▪ <b>Cutter &amp; Company does not share with nonaffiliates so they can market to you.</b></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <b>Cutter &amp; Company does not jointly market.</b></li> </ul>