

ARETE WEALTH

PRIVACY POLICY



Arete Wealth Management and Arete Wealth Advisors (together, "Arete Wealth") respect your privacy and are committed to protecting it at all times. This Privacy Statement explains how we collect, use, and safeguard your personal information.

Information We Collect About You

We may collect the following types of non-public personal information about you from the following sources: information we receive from you on applications or other forms when you open an account or register for one of our products or services (such as your name, address, Social Security number, phone number, email address, assets, income, financial goals, investment objectives); information about your transactions with us (such as your account balance, payment history, parties to transactions, health care information, claims history and use of products and services); and information we receive from a consumer reporting agency (such as your creditworthiness and credit history). We call all of the personal information described above and elsewhere in this Notice "Client Information."

Confidentiality and Security of Client Information

We restrict access to nonpublic Client Information to those persons who need to know that information. We maintain physical, electronic, and procedural safeguards to protect your Client Information. We will not sell your Client Information to anyone.

Use of Client Information

We use Client Information for: (1) our everyday business purposes, such as processing transactions, maintaining your account, reporting to credit bureaus, providing financial advice, verifying your identity and fulfilling legal and regulatory obligations; (2) our marketing purposes, namely, to offer our products and services to you; and (3) joint marketing with other companies.

Disclosure of Client Information to Outside Companies

We may share Client Information with outside companies and other third parties in limited circumstances: to help us process transactions for your account; to service your account or perform other business functions on our behalf, such as mail and print services; when disclosure is required or permitted by law. For example, we may be required to disclose Client Information to cooperate with law enforcement and regulatory authorities, to resolve client disputes and to perform credit checks and authentication procedures to prevent fraud; and when we enter into a joint marketing agreement with another financial institution to provide financial products and services that we believe may be of benefit to you.

When asked by entities who produce a lawful right to know (such as a subpoena or government regulatory request from the IRS or Department of Justice), we will provide only the information about you that is required and nothing more.

When we share Client Information with outside companies or third parties, we require them to safeguard this information and only use it for the agreed upon purpose. The California Consumer Privacy Act of 2018 ("CCPA") gives residents of California additional rights with respect to certain personal information that we may collect. CCPA does not apply to personal information collected by financial institutions subject to the Gramm-Leach-Bliley Act ("GLBA"). The Firm is subject to GLBA, and does not sell or share your nonpublic personal information for direct marketing purposes to anyone. Should this change, the Firm will provide you with an "Opt-Out" Notice prior to disclosing your nonpublic personal information, in accordance with CCPA.

We do not share Client Information, except as described in this section, with outside companies so they can market their products and services directly to you. However, we may use Client Information to send you marketing offers on behalf of selected outside companies for products that they sell. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are our client and that you met the qualifications established for the offer. You may direct us not to use your Client Information for this purpose as described in the Opt-Out section below.

Regarding Amendments And Former Clients

We reserve the right to amend our policy from time to time and will notify you of any significant changes. If you close an account, your account becomes inactive, or you are no longer a client, we will continue to treat and safeguard your Client Information as described in this Notice.

Maintenance of Accurate Information

We strive to maintain complete and accurate information about you and your accounts. If you ever believe that our records contain inaccurate or incomplete information about you, please let us know immediately. We are committed to resolving any inaccuracies as quickly as possible.

Your Opt-Out Choices

You have choices about offers that may be sent to you. Your opt-out choices and how to opt out are explained below. We will treat an opt-out instruction by a joint account holder as applying to all of the associated joint account holders. We strive to send to you email communications that are informative and relevant, but also appreciate that you are in the best position to evaluate the type and frequency of our communications to you.

There are two types of email communications we will send to you: service communications and marketing communications. Service communications may include information about your online registration, verification that your account has been accessed online, in response to a service-related inquiry or confirmation of an online transaction. Marketing communications may include information about Arete Wealth services and products, newsletters, and joint or special offers or information from our selected non-affiliated companies and Arete Wealth affiliates.

To opt-out of receiving email offers or newsletters, please send a request to info@aretewealth.com. All email offers and email newsletters sent to you by Arete Wealth provide instructions on how to opt-out of receiving future offers or newsletters. These instructions are located at the bottom of the email message. You may receive separate newsletters pertaining to different Arete Wealth products and services in which you are enrolled automatically when you register for those products or services. In this case, you must reply to and decline the newsletters individually. If you opt-out, we will still send you email with service updates as well as other important information related to the Arete Wealth online products or services which you have requested.

Offers for Products and Services of Other Companies

You may direct us not to use your Client Information for the purpose of sending you offers for products and services on behalf of outside companies by emailing us.

Questions, Contact Us

We welcome the opportunity to answer additional questions you may have about this Statement or the safeguarding and confidentiality of your information. Please contact Arete Wealth at 312-90-3684, email us at info@aretewealth.com or write to us at Arete Wealth, 1115 W. Fulton Market, #3rd Floor, Chicago, IL 60607. At all times, you may view our current privacy policy on our website at www.aretewealth.com.

This Privacy Policy Statement explains how we handle and protect information and replaces any Privacy Policy Statement previously provided. The Privacy Policy Statement applies to current customers or former customers of Arete Wealth. The policies and practices described in this Privacy Policy Statement are subject to change, but we will notify you of any significant changes.