# Privacy Notice

Revised April 2019

## What Does Highland Capital Brokerage, Inc. Do With Your Personal Information?

<table>
<thead>
<tr>
<th>Why?</th>
<th>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.</th>
</tr>
</thead>
</table>
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information may include:  
- Social Security number and income  
- Credit History, Credit Scores, and Credit Based Insurance Scores  
- Insurance Claim History  
- Medical Information  
- Employment Information  
When you are no longer our customer, we continue to share your information as described in this Privacy Notice. |
| 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 Highland Capital Brokerage, Inc. (“Highland Capital Brokerage”) chooses to share; and whether you can limit this sharing. |

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Highland Capital Brokerage, Inc. share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong> – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>No</td>
<td>We Don’t Share</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your creditworthiness</td>
<td>No</td>
<td>We Don’t Share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We Don’t Share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We Don’t Share</td>
</tr>
</tbody>
</table>

Questions? Call 205.263.4400 or go to www.highlandbrokerage.com
### Who We Are

**Who is providing this notice?** Highland Capital Brokerage, Inc.

### What We Do

**How does Highland Capital Brokerage 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 Highland Capital Brokerage collect my personal information?** We collect your personal information, for example, when you
- Open an account
- Apply for insurance
- Pay insurance premiums
- File an insurance claim
- Provide employment information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**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 an account I hold jointly with someone else?** Your choices will apply to everyone on your account.

### 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.