

Privacy Policy

Personal Information We Collect

There are two primary ways we collect information about you: (1) when you voluntarily provide it to us while using the Services or acting as a Business Contact; and (2) with automatic technologies connected to our online Services. We explain this in further detail below in the sections titled “Information You Provide to Us” and “Information We Automatically Collect.”

This section describes the categories of personal information we may collect or may have collected from or about you, and the purposes for which this information is used.

We do not “sell” or “share” personal information, as those terms are defined by relevant law, except to the extent personal information is shared with our advertising partners through the placement of marketing cookies on the site. You can opt-out of marketing cookies sharing by clicking on the “Cookies Settings” icon on the site.

How We Disclose Information About You

We may disclose information we collect about you to entities, including business partners and affiliates, services providers, and third parties:

- **Business Partners and Affiliates:** We disclose your personal information to business partners with whom we work with, such as our affiliates and other companies that help us improve, market, or provide our services to you.
- **Service Providers:** We may permit our agents, vendors, contractors, consultants, and other service providers to access information we collect about you through the Services to carry out work on our behalf.
- **Third parties:** We may disclose information about you to third parties: (1) if we are required to do so by law, regulation, or legal process (such as in response to a court order or subpoena); (2) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual illegal activity; or (3) in the context of a business negotiation or transaction relating to CFG or any affiliated entity (e.g., further to a merger, reorganization, liquidation, or any other business transaction), including negotiations of such transactions. Cetera does not sell your Personal Information; however, we may share your Personal Information for the purposes of targeted advertising.

Use of Cookies and Similar Technologies

We use cookies, web beacons, or similar technologies to collect information through data analytics tools like Google Analytics and other third-party tracking pixels to improve your site experience, to serve you more personalized ads on other sites, and to track your activity over time and across websites, as well as across different devices you use to access the Internet. We

may use information collected this way to target marketing we believe corresponds to your interests within and outside our Services, for example, by utilizing retargeting or other targeted marketing practices (collectively, "Online Behavioral Advertising"). When engaging in Online Behavioral Advertising, we follow the cross-industry Self-Regulatory Principles for Online Behavioral Advertising managed by the Digital Advertising Alliance. To learn more about Online Behavioral Advertising, your choices regarding the information collected for that purpose, or to opt out, you may visit <http://www.aboutads.info/> or <http://www.networkadvertising.org/choices>. If you choose to opt out of Online Behavioral Advertising, a cookie will be placed on your browser indicating your choice. Because cookies are stored by your browser, any opt out choice you make will be effective only for the computer/browser combination you used to opt out. Please note that even if you opt out of Online Behavioral Advertising, you may still receive advertisements from us, but they will not be customized based on your online browsing activities. Clearing your browser's cookies will reset your opt out instruction because the instruction is stored in a browser cookie. If you were to clear your browser cookies, you would need to renew any opt out choice you previously made.

Many web browsers provide options to allow you to stop accepting new cookies, or to disable existing cookies. Please be aware that if you disable cookies on your browser, you may not be able to use certain features of the Services or other websites, and disabling cookies may invalidate opt-outs that rely on cookies to function.

How We Respond to Do Not Track

How We Respond to Do Not Track - Our website respects and honors Do Not Track (DNT) signals. We use OneTrust to manage cookie preferences, and it is configured to accept and honor DNT signals. This means that if you have enabled DNT in your browser settings, non-essential cookies will not be set on your device. You can still manage your cookie preferences through our OneTrust preference center, ensuring you have control over your data. This practice aligns with our commitment to privacy and compliance with relevant regulations. To learn more about "do not track" signals, you may wish to visit <http://www.allaboutdnt.com/>.

