

Privacy Policy

1/01/2024

Facts	What Does McCarthy & Cox Retirement & Estate Specialists, LLC 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: <ul style="list-style-type: none"> • Name, email address, internet protocol (IP) address, address, social security number, date of birth, citizenship, signature • Financial account number, financial account balances, trading history, payment history • Net worth, assets, income, investment experience, employment information • Transactions or credit relationships with nonaffiliated third parties • Medical information (if applying for insurance)
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers' personal information, the reasons why McCarthy & Cox Retirement & Estate Specialists, LLC may choose to share personal information, and whether you can limit this sharing.

Reasons Why We Can Share Your Personal Information	Does McCarthy & Cox, LLC. Share?	Can You Limit This Sharing?
For our everyday business purposes —to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer new products or services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes —we may share your personal information with our affiliates to process transactions, maintain your account(s), or respond to court orders and legal investigations	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For nonaffiliates' everyday business purposes —to assist us in obtaining business or providing account maintenance or customer service to your account(s)	Yes	No
For our affiliates to market to you —to offer new products or services to you	No	We don't share
For nonaffiliates to market to you — McCarthy & Cox Retirement & Estate Specialists, LLC does not sell, share, or disclose your nonpublic personal information to nonaffiliated third-party companies	No	We don't share

To Limit Our Sharing

- Call McCarthy & Cox Retirement & Estate Specialists, LLC. At (937) 644-0351
- Mail your request to: 127 W 5th St Marysville, OH 43040

Please note: If you are a *new* customer, we can begin sharing your information from the date we provided you with this notice. When you are *no longer* our customer, we continue to share your information as described in this notice; however, you can contact us at any time to limit our sharing.

Questions?

Call (937) 644-0351 or go to www.mccarthyandcox.com

Who We Are

Who is providing this notice?

McCarthy & Cox Retirement & Estate Specialists, LLC is an investment adviser registered with the Securities and Exchange Commission. McCarthy & Cox Retirement & Estate Specialists, LLC provides a variety of financial products and services to you through our investment adviser representatives. Securities are not offered or provided by McCarthy & Cox Retirement & Estate Specialists, LLC, on behalf of the federal government, and the offer of such securities is not sanctioned, recommended, or encouraged by the federal government.

What We Do

How does McCarthy & Cox Retirement & Estate Specialists, LLC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. We protect your personal information in the following ways:

- We only grant access to your personal information to parties with whom we have executed confidentiality/nondisclosure agreements and who need that information to serve you or to assist us in conducting our operations.
- We have physical and electronic safeguards in place to ensure that we comply with our own policy, industry practices, and federal and state regulations.
- Our employees are trained in the proper handling of nonpublic personal information.

How does McCarthy & Cox Retirement & Estate Specialists, LLC collect my personal information?

McCarthy & Cox Retirement & Estate Specialists, LLC collects nonpublic personal information from you, as well as from other sources. The sources and the information collected may include:

- Information you provide to us, to our affiliated entities, or to your advisor on applications and related forms, through discussions with our customer service staff, use of our online services, or on our website.
- Information regarding your transaction history with us
- Information from other nonaffiliated third parties, including employers, associations, benefit plan sponsors, credit bureaus, and other institutions, if you transfer positions or funds to McCarthy & Cox Retirement & Estate Specialists, LLC

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. (See below for more on your rights under state law.)

What We Do

What happens when I limit sharing for an account, I hold jointly with someone else?

If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. Any account holder may express a privacy preference on behalf of the other joint account holders.

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.

- This may include insurance companies, broker/dealers, investment advisers, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, retirement plan sponsors, and other third parties.
- Our nonaffiliates include Commonwealth Equity Services, LLC (doing business as Commonwealth Financial Network) and Advisor360.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

If you live in an “opt-in” state, we are required to obtain your affirmative consent to share your nonpublic personal information with nonaffiliated third parties who do not currently assist us in servicing your account or conducting our business.

California and North Dakota residents: For accounts with a California or North Dakota mailing address, we will not share your personal information with a financial company for joint marketing purposes, except as required or permitted by law.

Nevada residents: This notice is being provided pursuant to state law. If you prefer not to receive marketing calls, contact your advisor directly.

Vermont residents: For accounts with a Vermont mailing address, we will not share your creditworthiness information with our affiliates, except as required or permitted by law. For joint marketing with other financial companies, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law.