



Privacy Notice

FACTS	WHAT DOES CALTON 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 but is not limited to: • Name • Address • email address • telephone numbers • date of birth • Social Security Number • Income and tax information • Employment or occupation • Account balances, transaction history, and assets • Investment experience and investment objectives. When you are no longer our customer, we continue to share your information as described in this 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 Calton chooses to share; and whether you can limit this sharing. Please note that Calton does not "sell" your personal information, with "sell" meaning the disclosure of personal information to a third party for monetary or other valuable consideration.

Reasons we can share your personal information	Does Calton share?	Can you limit this sharing?
For our everyday business purposes – such as to process your 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 our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

For questions or to limit our sharing	Contact Calton Compliance at 813.264.0440 Please note: If you are a new customer, we can begin sharing your 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. However, you can contact us at any time to limit our sharing.
--	--

Who we are	
Who is providing this notice?	Calton & Associates, Inc.
What we do	
How does Calton 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. For more information, please visit www.calton.com
How does Calton collect my personal information?	We collect your personal information, for example, when you open an account or perform transactions, apply for margin or options, make a wire transfer or tell us where to send money, tell us about your investment or retirement portfolio, become a beneficiary of a trust or an estate. 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 non-affiliates 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 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 non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Calton does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies to provide or market financial products or services to you. Our joint marketing partners may include banks and credit unions.

Other important information

*Please note that Calton & Associates, Inc. does not share information with other financial companies for purposes of joint marketing. Additionally, Calton & Associates, Inc. a registered investment adviser, when serving in a fiduciary capacity, does not share information for affiliates' marketing purposes and does not share information about your creditworthiness with our affiliates.

Financial advisors may change brokerage and/or investment advisory firms, and the nonpublic personal information collected by us and your advisor may be provided to the new firm, so your advisor can continue to service your account(s). If you do not want your financial advisor to provide this information to the new firm, please call 813.264.0440 to opt out of this sharing. Opt-in states, such as California and Vermont and others, require your affirmative consent before the advisor can provide your nonpublic information to the new firm.

You can provide or withdraw this consent at any time by contacting 813.264.0440. If your financial advisor is also affiliated with a bank, credit union or other financial institution, and that financial institution enters into a relationship with a new financial services provider, we may share your information with the new financial services provider so your advisor can continue to service your account(s).

Vermont: In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at calton.com or by calling 813.264.0440.

California: In accordance with California law, we will not share information we collect about you with companies outside of Calton & Associates, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Nevada: In accordance with Nevada law, if you would like to be placed on our Internal Do Not Call List, please call 813.264.0440. For more information, you may contact Calton & Associates, Inc. Client Services, 2701 N Rocky Point Drive, Suite 1000, Tampa, FL 33607, or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101. Phone number: 702.486.3132; email: BCPINFO@ag.state.nv.us.

© 2023 Calton & Associates, Inc., member FINRA/SIPC a registered investment advisor. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value.