



Royal Alliance Associates, Inc
 Member FINRA, SIPC, and Registered Investment Adviser
 One World Financial Center, 15th Floor
 New York, NY 10281
 royalalliance.com

FACTS

WHAT DOES ROYAL ALLIANCE ASSOCIATES, INC. (“ROYAL ALLIANCE”) 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:

- Social Security number or other tax identification number and income
- Account balances and transaction history
- Credit history and risk tolerance

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 Royal Alliance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Royal Alliance 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	No	We don’t share
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 nonaffiliates to market to you	Yes	Yes

To limit our sharing

Contact us in writing: Royal Alliance Associates, Inc., Attn: Legal Department, One World Financial Center, 15th Floor, New York, NY 10281

Visit us online: royalalliance.com

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 anytime to limit our sharing.

Questions?

Contact us in writing: Royal Alliance Associates, Inc., Attn: Legal Department, One World Financial Center, 15th Floor, New York, NY 10281 or go to royalalliance.com

Who we are

Who is providing this notice: Royal Alliance Associates, Inc.

What we do**How does Royal Alliance 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.

Employees are trained on the proper handling of customer personal information.

How does Royal Alliance collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for insurance;
- seek advice about your investments;
- provide account information; or
- make deposits or withdrawals from your account.

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

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Royal Alliance's affiliates are all companies that are owned by American International Group (AIG).*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates Royal Alliance shares with may include other financial services firms that your current representative may transfer his/her securities registration to should they leave Royal Alliance or unaffiliated representatives that may purchase your representative's securities business. Your representative's ability to service your account will be restricted if you opt-out or do not opt-in to sharing your personal information.*

Joint marketing

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

- *Royal Alliance does not have joint marketing arrangements.*

Other Important Information

If *You* live in Alaska, California, Louisiana, Massachusetts, Maine, North Dakota or Vermont, under certain circumstances, we are required as a financial institution to obtain your affirmative consent to share your *personal information* with a Nonaffiliate. If *you* live in any state other than those listed, under certain circumstances, *You* may opt-out of Royal Alliance sharing your *Personal Information* with a Nonaffiliate. If you opt-out or opt-in, you will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond to maintain a previous opt-in or opt-out designation.