

## **NATIONS FINANCIAL GROUP, INC. PRIVACY STATEMENT**

During the normal course of business, Nations Financial Group, Inc. (NFGI) gathers information about you, which can be considered nonpublic personal information. We at NFGI take great care to ensure that your personal information is protected and treated with respect. To this end NFGI has created policies to protect your personal information.

In order to facilitate the servicing of your account and comply with regulatory requirements, NFGI collects nonpublic personal information about you from the following sources:

- From your account applications or forms (examples include name, address, Social Security number, birth date, assets and income)
- From personal contact with you
- From transactional activity in your account (examples include trade history and balances)
- From verification services and consumer reporting agencies (to ensure accuracy of application data and credit worthiness)
- From other sources with your consent, such as past broker/dealers, mutual fund companies, advisory services or Wells Fargo Clearing Services, LLC (WFCS, LLC) which is our clearing firm.

NFGI does not disclose any nonpublic personal information about our customers or former customers except as necessary to establish and manage your account(s), as permitted by law or in certain circumstances as mentioned below.

We may disclose nonpublic personal information about you to our staff, affiliates, representatives, their affiliated businesses, and third parties who provide you with financial products and services. Nonaffiliated third parties may include retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers and clearing firms. Also, included may be companies that provide NFGI services, such as printing and mailing account statements or confirmations. Our privacy policy is the same for current, as well as former clients. If you close your account, in the process of transferring your investments we may share your information with the new broker-dealer or custodian that you or your representative selects. If the representative servicing your account leaves us to join another broker-dealer, the representative is permitted to retain copies of your information so that he or she can assist with the transfer of your account and continue to serve you at their new firm. The representative's continuing use of your information will be subject to the new firm's privacy policy.

We may disclose information such as your name, address, social security number, date of birth, transactional information, or other financial information when necessary for us to provide you with financial products and services or report on your account, or where disclosure is required by law. For example, we may disclose information during the course of an audit or to law enforcement or regulatory agencies. NFGI does not sell your personal information to anyone.

If you do not want us to share your information (other than as required by law) with any nonaffiliated third parties, including the registered representative servicing your account when they leave NFGI to join another firm, you may contact our Compliance Department at 1-800-351-2471.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. They are required to follow our reasonably designed procedures to keep your information secure and confidential. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard clients' nonpublic information.

**Important Information About Procedures For Opening A New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you have any questions regarding this policy, you may contact us at 800-351-2471 or by writing us at Nations Financial Group, Inc., Attn: Compliance Department, 4000 River Ridge DR. NE Cedar Rapids, IA 52402.

## **NATIONS FINANCIAL GROUP, INC. BUSINESS CONTINUITY PLAN**

Nations Financial Group, Inc. (NFGI) has developed a Business Continuity Plan detailing how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information regarding our Business Continuity Plan.

The majority of the branch offices served by NFGI, where most of our clients interact with their representatives, are located out of the immediate area of the home office in Cedar Rapids, IA. In the event of a business disruption we urge you to first contact your

local branch. It is possible if not probable that your local location would be unaffected by an event that would cause a disruption at our home office location and would be able to operate independently and transact business for you normally. If for some reason you are unable to contact your local branch please contact us directly here at the home office at (800) 351-2471.

**Contacting Us** – During a significant business disruption, we will re-establish telephone service with our clients as soon as possible. Our clients should check our website [www.nationsfg.com](http://www.nationsfg.com) for our latest information. As a client of NFGI we recognize you may need access to your account to sell a position or request a check before we re-establish telephone or other communication services with you. During this time, our clearing firm, WFCS, LLC, will assist you with sell or liquidation orders and provide check disbursements, as required. If you cannot contact our firm by any means, please call WFCS, LLC for assistance at 877-496-3223. For assets held direct with product sponsors, they will need to be contacted directly

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our Business Continuity Plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

For brokerage clients, our clearing firm, WFCS, LLC, regularly backs up its important information in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, WFCS, LLC has a thorough Business Continuation Plan in place. WFCS, LLC has advised us that its objective is to restore its own operations in order to complete existing transactions and accept new transactions and payments in a timely manner.

Clients holding assets directly with product sponsors will need to contact them directly and should refer to their specific policies for guidance.

**Varying Disruptions** – Significant business disruptions can vary in their scope, a single building, a business district, city or an entire region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 4 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 1 business day. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site, [www.nationsfg.com](http://www.nationsfg.com), how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our Business Continuity Plan, you can contact us at (319)-393-9541 or (800)-351-2471 or e-mail us at [compliance@nationsfg.com](mailto:compliance@nationsfg.com). Nations Financial Group, Inc. is a member of FINRA, SIPC and is a Registered Investment Advisor.

## **PROTECTING YOUR ASSETS – ACCOUNTS WITH WFCS, LLC.**

Securities and cash in client accounts have two sources of protection. WFCS, LLC is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC protects the clients of its member firms against the loss of their securities in the event of the member's insolvency and liquidation. Each client is insured up to a maximum of \$500,000 (including \$100,000 for claims for cash). For more information on SIPC coverage, please see the explanatory brochure at [www.sipc.org](http://www.sipc.org) or contact SIPC at (202) 371-8300. Above and beyond SIPC coverage, WFCS, LLC maintains additional insurance coverage through Lexington Insurance Company, an AIG Company (referred to here as "Lexington"). For clients who have received the full SIPC payout limit, WFCS, LLC policy with Lexington provides additional coverage above the SIPC limits for any missing securities and cash in client investment accounts up to a firm aggregate limit of \$1 billion (including up to \$1.9 million for cash per client). In other words, the aggregated amount of all client losses covered under this policy is subject to a limit of \$1 billion with each client covered up to \$1.9 million for cash.

### ***About Lexington Insurance Company***

Lexington Insurance Company is the leading U.S.-based surplus lines insurer. For more information about Lexington, please visit [lexingtoninsurance.com](http://lexingtoninsurance.com).

SIPC and the additional protection do not insure the quality of investments or protect against losses from fluctuating market value.