



PARK AVENUE SECURITIES PRIVACY POLICY

Objective Wealth Management Solutions

FACTS	WHAT DOES PARK AVENUE SECURITIES LLC (“PAS”) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Assets and investment experience • Risk tolerance and transaction history
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 PAS chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PAS 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	No	We don’t share
For our affiliates to market to you	No	We don’t share
For non-affiliates to market to you	No	We don’t share

Questions?	CALL 888-600-4667 OR GO TO WWW.PARKAVENUESECURITIES.COM
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Who we are	
Who is providing this notice?	Park Avenue Securities LLC ("PAS")
What we do	
How does PAS 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.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account — unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include financial companies such as The Guardian Life Insurance Company of America.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • PAS does not share with non-affiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies and financial services companies.
Other important information	
<p>California Residents – In accordance with California law, we will not share information we collect about California residents with non-affiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.</p> <p>Vermont Residents – In accordance with Vermont law, we will not share information we collect about Vermont residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will not share creditworthiness information about Vermont residents among our affiliates except with the authorization or consent of the Vermont resident.</p> <p>Broker Protocol – Please be aware that PAS is a participant of the Protocol for Broker Recruiting ("Protocol") which permits your financial professional to retain your name, address, phone number, email address, and account title if your financial professional joins another firm that has also signed the Protocol and continues to service your account. If you would like to opt-out from your financial professional retaining your contact information, please let us know by writing to us at the following address:</p> <p>Park Avenue Securities LLC Attn: Customer Service / Opt-Outs 10 Hudson Yards New York, NY 10001</p> <p>If you choose to opt-out, your request should include your name, address, telephone number, and account number(s) to which the opt-out applies. If you have more than one account or relationship with us, please specify the accounts to which you would like us to apply your privacy choices. Opt-out requests should not be sent with any other correspondence.</p>	