

FACTS	WHAT DOES TRANSCEND CAPITAL ADVISORS, LLC (“TRANSCEND”) DO WITH YOUR INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives Clients 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"> • Social Security • Income • Net worth • Account Balances • Transaction History • Investment Experience When you are <i>no longer</i> our Client, we continue to share your information as described in this notice.
How?	All financial companies need to share Client’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Client’s personal information; the reasons Transcend chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Transcend share?	Can you limit this sharing?
For our everyday business purposes – such as processing your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. Transcend may share Client information with Purshe Kaplan Sterling Investments, Inc. (“PKS”). This sharing is due to the oversight PKS has over certain Supervised Persons of Transcend. You may also contact us at any time for a copy of the PKS Privacy Policy.	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.	No	We don’t share
For our affiliates’ everyday business purposes – information about your creditworthiness.	No	We don’t share
For non-affiliates to market to you.	No	We don’t share

Note: No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Questions?	Call (973) 370-3203 or go to www.transcendcapital.com .
-------------------	---

Who we are	
Who is providing this notice?	Transcend Capital Advisors, LLC

What we do	
How does Transcend protect my personal information?	<p>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.</p> <p>Transcend uses security measures that comply with federal law in its office space.</p>
How does Transcend collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Tell us about your portfolio ▪ Sign an investment advisory agreement ▪ Give us your income information ▪ Buy insurance products <p>We also collect your personal information from other companies that are service providers, such as custodians.</p>
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 creditworthiness. ▪ 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.</p>

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

State-specific Regulations	
California	In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties, except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.
Massachusetts	In response to a Massachusetts law, clients must "opt-in" to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.