

## Facts: What Does Morgan Keegan Do With Your Personal Information

Your trust in us is of utmost importance to our organization. Find out more about how we protect you.

### 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 and income
- Account balances 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 Morgan Keegan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Morgan Keegan share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our non-affiliates to market to you</b>	No	We don't share

## **To limit our sharing**

Call 1.800.290.2358 - a customer service representative will help you.

### **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.

## **Questions?**

Call 1.800.290.2358

## **Who we are**

### **Who is providing this notice?**

Morgan Keegan & Company Inc., a subsidiary of Raymond James Financial, Inc., and other companies with the Morgan Keegan Name.

## **What we do**

### **How does Morgan Keegan 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.

Our employees are bound by our Code of Conduct and privacy policies to access personal consumer information for legitimate business purposes and to safeguard confidential information about you.

### **How does Morgan Keegan collect my personal information?**

We collect your personal information, for example, when you

- Open an account or apply for credit
- Make deposits or withdrawals from your account
- Provide account information

We also collect your personal information from outside sources, such as 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.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply individually unless you tell us otherwise.

**Definitions**

**Affiliates**

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

- *Our affiliates include companies with the Morgan Keegan name, Raymond James and companies with the Raymond James name*

**Non-affiliates**

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

- *Morgan Keegan does not share with non-affiliates for marketing purposes.*

**Joint marketing**

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

- *Morgan Keegan does not joint market with non-affiliated financial companies.*

**Other important information**

Financial advisors (“FA”) may change brokerage and/or investment advisory firms and nonpublic personal information collected by your FA may be provided by your FA to the new firm so your FA can continue to service your account(s) at the new firm. If you do not want your financial advisor to use or transfer this information, please call 1.800.290.2358 to opt out of this sharing. Opt-in states such as California and Vermont require your affirmative consent to share your nonpublic information with the FA’s new firm, and in those states you must give your written consent before the FA can take your nonpublic information with him or her. You can withdraw this consent at any time by contacting 1.800.290.2358.

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