

FACTS

WHAT DOES STIFEL 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Investment experience and account balances ▪ Credit card/other debt and credit 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 Stifel chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stifel 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	Sometimes
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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> ▪ Visit us online: www.stifel.com/privacy, then click on <i>Privacy Opt Out</i> or ▪ Call (877) 816-4779 – our menu will prompt you through your choice(s) <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (877) 816-4779, e-mail privacy@stifel.com , or go to www.stifel.com/privacy
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Who we are

Who is providing this notice?	An affiliate or subsidiary of Stifel Financial Corp. (“Stifel”)
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What we do

How does Stifel 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.
How does Stifel collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account with us or apply for a loan ▪ Make deposits or withdrawals from your account ▪ Give us your income information or provide employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See “Other important information (continued).”</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.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as: Stifel, Nicolaus & Company, Incorporated; 1919 Investment Counsel, LLC; Stifel Independent Advisors, LLC (fka Century Securities Associates, Inc.); EquityCompass Investment Management, LLC; Keefe, Bruyette & Woods, Inc. (KBW); Thomas Weisel Partners, LLC; Washington Crossing Advisors, LLC; Stifel Bank & Trust; Stifel Bank; Stifel Trust Company, N.A.; Stifel Trust Company Delaware, N.A.; North Atlantic Capital Management, LLC; or InTyce, LLC (Wealth Tracker).</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include credit bureaus, closing agents, card processors, check printers, mutual fund companies, annuity companies, insurance companies, internet banking service providers, and vendors who perform marketing services on our behalf.</i>
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"> ▪ <i>We do not have joint-marketing agreements with nonaffiliated third parties.</i>

Other important information

In this notice, “Stifel,” “We,” “Our,” and “Us” refer to the specific affiliate or affiliates with whom you have a direct relationship. All other Stifel affiliates are simply referred to as “affiliates.”

If your Financial Advisor’s affiliation with our firm ends, and they join a non-affiliated securities broker-dealer, your Financial Advisor may be permitted to use limited information to contact you to join their new firm, as a usual means to continue to serve and maintain your accounts. The information they may use is limited to your name, address, e-mail address, phone number, and account title.

Do Not Call Policy. This notice is the Stifel Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Consumers who ask not to receive telephone solicitations from Stifel will be placed on the Stifel Do Not Call list and will not be called in any future solicitations, including those of Stifel affiliates. If you communicate with us by telephone, we may monitor or record the call.

European Personal Data. Where personal data of individuals in the United Kingdom or the European Economic Area is processed by Stifel Financial Corp. or its affiliates in the U.S. in relation to the offering of products or services to such individuals, or in relation to monitoring of such individuals’ online behavior, then, in addition to the above, Stifel will comply with the provisions of the Stifel Europe Privacy Notice (available at www.stifel.com/EUprivacy) with respect to such processing. In such cases, references to “Stifel” in the Stifel Europe Privacy Notice shall be deemed to be references to the relevant U.S. entity and, if there is any inconsistency between any provision of this notice and the Stifel Europe Privacy Notice, Stifel will comply with the provision of the Stifel Europe Privacy Notice.

Nevada: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the “Can you limit this sharing” section by choosing to limit sharing “For our affiliates to market to you.” Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; e-mail: BCPINFO@ag.state.nv.us. Stifel Financial Corp., 501 North Broadway, Saint Louis, MO 63102; Phone Number (314) 342-2000; e-mail: privacy@stifel.com.

Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

California: Where Stifel collects personal information of California residents, then, in addition to the above, Stifel will comply with the provisions of its California Privacy Policy (available at www.stifel.com/privacy) with respect to such personal information. If there is an inconsistency between any provision of this notice and the aforementioned California Privacy Policy, for California residents, Stifel will comply with the California Privacy Policy.

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA only. The term “Information” in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience, or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims, or prevent fraud or if you say we can. To see your Information, contact the employee who services your account by mail or telephone. You must state your full name, address, the insurance company, policy number (if relevant), and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

For MA Insurance Customers only. You may ask in writing the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

No annual delivery of this notice. In some circumstances, with your consent, we may share your non-sensitive non-public personal information, such as name, postal address, e-mail address, phone number, and account title, with non-affiliates for specific purposes related to our provision of services to you. You will be deemed to have consented to this sharing unless you notify us that you do not consent. Because such sharing is based on your consent, Stifel will not deliver this notice to you annually based on these disclosures, unless otherwise required to do so by law. If you do not consent to such sharing, please notify us either by e-mailing privacy@stifel.com or by calling (877) 816-4779.

Effective Date: July 1, 2023