

FACTS	WHAT DOES SALOMON AND LUDWIN 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. It is the policy of Salomon and Ludwin to restrict access to and/or the sharing of all current and former clients' information (i.e., information and records pertaining to personal background [including social security number and address], investment objectives, financial situation, tax information/returns, investment holdings, account numbers, account balances, etc.) to those employees and affiliated/nonaffiliated entities who need to know that information in furtherance of the client's engagement.
How?	All financial companies need to share client personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Salomon and Ludwin chooses to share; and whether you can limit this sharing. Salomon and Ludwin may also be required to share your personal information if required to do so by a judicial or regulatory process.

Reasons we can share your personal information	Does Salomon and Ludwin 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 affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	N/A

To limit our sharing	<p>Call 804-592-4999</p> <p>Visit us online: SALOMONLUDWIN.COM or</p> <p>Mail the form below Please note: 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. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 804-592-4999 or go to salomonludwin.com

Mail-in Form

- If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.
- Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Mail to:

Salomon and
Ludwin
1401 Gaskins Rd.
Richmond, VA
23238

Who we are

Who is providing this notice?

Salomon and Ludwin

What we do

How does Salomon and Ludwin 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 Salomon and Ludwin collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Make a deposit

We also collect your personal information from others, such as credit bureaus, 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 nonaffiliates 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 to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

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

Nonaffiliates

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

Joint marketing

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