



ROYAL
Advisors & Securities

Privacy Notice

Rev 09/2015

Facts

WHAT DOES ROYAL SECURITIES COMPANY 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 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 birth date
- Name and Address and employer, if applicable
- Income and wealth and financial transactions

When you are no longer our customer, we continue to share your information as described in this notice.

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 **Royal Securities Company** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Royal Securities Company Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transaction, 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	No	No
For joint marketing with other financial companies	No	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 nonaffiliated to market to you	No	We don't share

Questions?

Call 800-421-3518 or go to www.royalsecurities.com

Who we are

Who is providing this notice?

Royal Securities Company is a FINRA member broker-dealer.

What we do

How does Royal Securities Company 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.

Use of information is limited to those individuals who need it in order to provide you with product or services.

How does Royal Securities Company collect my personal information?

We collect your personal information, for example, when you

- Open accounts with us or update your account information
- Make transactions or when closing your account or,
- Seek our advice on financial matters

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 nonaffiliated to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

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

- *Royal Advisors, LLC a SEC registered advisor*

Nonaffiliated

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

- *RBC Capital Markets LLC, our clearing firm, Member FINRA/SIPC and various Mutual Fund and Insurance companies with which we do business.*

Joint marketing

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

- *We do not enter into these types of agreements.*

Other important information

FINRA Public Disclosure Program

FINRA has a program, Broker Check, whereby you may obtain information about a member firm or its representatives. You may obtain information by calling the FINRA Public Disclosure program's hotline at 1-800-289-9999 or by going to the FINRA Regulation website at www.nasdr.com.

COMPLAINT INQUIRES

Customer complaints and any changes to your account record should be directed to our customer service department at 616-538-2550 or in writing to: Royal Securities Company, 4095 Chicago Drive, SW Suite 120, Grandville, MI 49418