



REGAL
HOLDINGS, L.L.C.

Privacy Notice

Regal Investment Advisors, LLC and Regulus Financial Group, LLC

Regal Investment Advisors and Regulus Financial Group, LLC (collectively “Regal”) view protecting private information regarding its clients and potential clients as a top priority. Pursuant to the requirements of the Gramm-Leach-Bliley Act (the “GLBA”) and guidelines established by the Securities Exchange Commission regarding the Privacy of Consumer Financial Information (Regulation S-P), Regal has instituted policies and procedures in an effort to ensure that such non-public private information is kept private and secure.

This Privacy Notice covers the practices of Regal and applies to all non-public personally identifiable information, including information contained in consumer reports, of Regal’s current and former clients.

Information Practices

Regal limits the use, collection, and retention of client or potential client information to what Regal believes is necessary or useful to conduct its business or to offer quality products, services, and other opportunities that may be of interest to its clients or potential clients. Regal collects non-public personal identifying information about its clients and/or potential clients such as name, address, telephone number, social security number or taxpayer ID number, date of birth, employment status, annual income, and net worth. In providing services to you, we collect non-public information about you from the following sources:

- Information we receive from you on applications or other forms (e.g. investment/insurance applications, new account forms, and other forms and agreements); and
- Information about your transactions with us, our affiliates (Regal Holdings, Regulus Financial Group, LLC) or others (e.g. broker-dealers, clearing firms, or other chosen investment sponsors); and
- Information we receive from consumer reporting agencies (e.g. credit bureaus), as well as other various materials we may use to put forth an appropriate recommendation, or to fill a service request.

Disclosure of Information to Non-affiliated Third Parties – “Do Not Share” Policy

Regal has a “do not share” policy. Regal does not disclose non-public personal information to non-affiliated third parties, unless an exception exists, as described below. Since Regal currently operates under a “do not share” policy, it does not need to provide the right for clients to opt out of sharing with non-affiliated third parties, as long as such entities are exempted as described below. If Regal’s information-sharing practices change in the future, Regal will implement opt-out policies and procedures and make appropriate disclosures to its clients.

Types of Permitted Disclosures – The Exceptions

In certain circumstances, Regulation S-P permits Regal to share non-public personal information about its clients with non-affiliated third parties without providing an opportunity for those individuals to opt out. These circumstances include sharing information with a non-affiliate (1) as necessary to effect, administer, or enforce a transaction that a client requests or authorizes; (2) in connection with processing or servicing a financial product or a service a client authorizes; and (3) in connection with maintaining or servicing a client account with Regal.

Service Providers

From time to time, Regal may have relationships with non-affiliated third parties (such as attorneys, auditors, accountants, brokers, custodians, and other consultants), who, in the ordinary course of providing their services to us, may require access to information containing non-public information. These third-party service providers are necessary for us to provide our investment advisory services. When Regal is not comfortable that service providers (e.g., attorneys, auditors, and other financial institutions) are already bound by duties of confidentiality, Regal requires assurances from those service providers that they will maintain the confidentiality of non-public information obtained from or through Regal. In addition, Regal selects and retains service providers that it believes can maintain appropriate safeguards for non-public information, and Regal will require agreements from its service providers that they will implement and maintain such safeguards.

Processing and Servicing Transactions

Regal may also share information when it is necessary to effect, administer, or enforce a transaction requested or authorized by clients. In this context, “necessary to effect, administer, or enforce a transaction” includes what is required or is a usual, appropriate, or acceptable method:

- To carry out the transaction or the product or service business of which the transaction is a part, and record, service, or maintain the client’s account in the ordinary course of providing the financial service or financial product; and,
- To administer or service benefits or claims relating to the transaction or the product or service of which it is a part; and,
- To provide a confirmation, statement, or other record of the transaction, or information on the status or value of the financial service or financial product to the client or the client’s agent or broker.

Sharing as Permitted or Required by Law

Regal may disclose information to non-affiliated third parties as required or allowed by law. For example, this may include disclosures in connection with a subpoena or similar legal process, a fraud investigation, recording of deeds of trust and mortgages in public records, or an audit or examination.

Account Closure

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Revised Privacy Notice

Regal reserves the right to change its Privacy policies and procedures described above, at any time without prior notice. However, if there is a change in Regal’s collection, sharing, or security practices, Regal will amend its Privacy Policy and promptly distribute a revised Privacy Notice to existing clients. So long as you remain an active customer, you will receive a current copy of our privacy notice at least annually.

For more information, please call our office at 800.357.4757, via email at compliance@regalfin.com, or by contacting your Representative.