

# PRIVACY NOTICE FOR CALIFORNIA RESIDENTS



This Privacy Notice for California Residents is provided for individuals covered by the California Consumer Privacy Act, 2018 (“CCPA”) who may have ever had a relationship with or interacted with Kovack Securities, Inc., Kovack Advisors, Inc., Kovack International Wealth Management, Inc., Kovack International Advisors, Inc., and Kovack Financial Companies, Inc., collectively (“Kovack”).

This Privacy Notice for California Residents is intended to be read in conjunction with Kovack’s Privacy Policy. This policy provides notice of all categories of personal information about Covered Individuals that Kovack may collect for the purposes of carrying out and supporting our business, as well as your rights to limit the sharing of such personal information.

## What Information Does Kovack Collect?

Kovack collects the following personal information about Covered Individuals for the following purposes:

- Identifiers such as name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver’s license number, and other similar types of identifying information. This information may be used to open, maintain, and service accounts, protect against fraud, and/or ensure compliance with legal and regulatory policies. It also may be used in our recruiting efforts and management of performance of existing employees or contractors.
- Commercial information, such as records of personal property, products or services purchased, obtained, or considered or other purchasing histories or tendencies may be used to open, maintain, and service accounts, protect against fraud, ensure compliance with legal and regulatory policies and/or recruiting.
- Internet and other electronic network activity information, such as browsing history, search history, cookies, interaction with a website, and/or other unique identifiers may be used to protect against fraud, ensure compliance with legal and regulatory policies, and/or recruiting.
- Biometric information, such as fingerprints, may be collected for licensing and registration and/or ensure compliance with legal and regulatory policies.
- Education information, such as degrees, and/or licenses, may be used to open, maintain, and service accounts, protect against fraud, ensure compliance with legal and regulatory policies, and/or recruiting.
- Professional or employment-related information such as work history, professional history, outside business activities, may be used for recruiting purposes and to protect against fraud, and/or ensure compliance with legal and regulatory policies.
- Geolocation data may be used to open, maintain, and service accounts, protect against fraud, ensure compliance with legal and regulatory policies, and/or recruiting.
- Sensory information such as voice recordings, images, and/or videos, may be used open, maintain, and service accounts, protect against fraud, ensure compliance with legal and regulatory policies, and/or recruiting.
- Inferences may be drawn from any of the information collected to open, maintain, and service accounts, protect against fraud, ensure compliance with legal and regulatory policies, and/or recruiting.

## How Does Kovack Collect Personal Information?

Kovack collects personal information in conjunction with the regular processing of business. We collect the information from several sources, including:

- Information you provide to us on applications and other forms, such as your name, address, telephone number, date of birth, social security number, employment, assets, income, passport, driver’s license or other identification numbers.
- Information provided by your transactions, such as when you trade in your account or wire funds.
- Information provided in connection with recruitment activities.
- Information provided to us by our clearing firms, third-party service providers, mutual fund and insurance companies, our Registered Representatives and Investment Advisor Representatives, your former Broker/Dealer and/or Registered Investment Advisor, and consumer reporting agencies about you, your account, and transactions in your account.
- Information about your account, including account type and account balances.
- Kovack may also collect information from credit bureaus, from third parties that engage in business activities with Kovack, and through our website.

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## Does Kovack Share Personal Information?

Kovack may share your information with third parties for business purposes in order to open, maintain, and service accounts, protect against fraud, and/or ensure compliance with legal and regulatory policies. For example:

- With our employees, Registered Representatives and Investment Advisor Representatives as needed to open, maintain and service your account(s).
- With unaffiliated third parties, such as our clearing firms, product sponsors, and banks in order to carry out your instructions.
- With unaffiliated third-party vendors in order to create and maintain records of your account, such as when we provide information about your account to third-party vendors to create a statement.
- As required by law. For example, the firm may be required to respond to a subpoena, or a governmental or regulatory request.

Kovack does not sell personal information, or use personal information for marketing or joint marketing purposes.

## What Are Your Rights Under the CCPA?

The CCPA allows California residents to request what personal information has been collected and the purpose for which it was used. You may request that such information be deleted. There may be exceptions to the information that can be deleted, subject to applicable laws and regulations.

Kovack does not discriminate against anyone who chooses to exercise their rights under the CCPA.

## How Do I Contact Kovack to Request Information and/or the Deletion of the Information?

To inquire as to what information may have been collected and/or to request the deletion of such information, please send an email to [CCPA@kovacksecurities.com](mailto:CCPA@kovacksecurities.com) or call (800) 711-4078.