ADVISORS CAPITAL

Privacy Notice

Facts	**What does Advisors Capital Management (ACM) 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: ■ Social Security number and employment information ■ Income and investment experience ■ Risk tolerance and retirement assets 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 Advisors Capital Management Advisors chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ACM 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	No	We don't Share
For joint marketing with other financial companies	No	We don't Share
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 our affiliates to market to you	No	We don't Share
For non-affiliates to market to you	No	We don't Share

Questions?	Call 201.447.3400 or go to advisorscapital.com

ADVISORS CAPITAL

Who we are

Who is providing this notice?	Advisors Capital Management, LLC, a registered investment adviser.

what we do

How does Advisors Capital Management 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. We restrict access to your personal information to those employees who need it to perform their job responsibilities.
How does Advisors Capital Management collect my personal	We collect your personal information, for example, when you ■ establish an investment advisory relationship ■ contract for financial planning services ■ open an account or deposit money with custodians ■ purchase or sell securities with executing broker-dealers We also collect your personal information from others, such as custodians, broker-dealers, 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 credit worthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates 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.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include companies such as vendors, and other service providers.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include categories of companies such as insurance companies.

Other important information

Advisors Capital Management, LLC is the majority owner of Advisors Capital Planning, LLC, an insurance agency.