

Ladenburg Thalmann Asset Management Inc.

Symbil[®]

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This disclosure brochure provides information about the qualifications and business practices of Ladenburg Thalmann Asset Management Inc. (“Ladenburg”), as it relates to the Ladenburg Symbil service. Ladenburg is registered with the Securities and Exchange Commission (“SEC”) as a registered investment adviser. Registration does not imply any level of skill or training. If you have any questions about the contents of this brochure, please contact us at (800) 995-5267 or lamp@ladenburg.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Ladenburg Thalmann Asset Management Inc. is also available on the SEC’s website at adviserinfo.sec.gov/firm/summary/108604.

03/31/2026

Item 2 – Summary of Material Changes

This section provides a summary of material changes that were made to this brochure since the last annual amendment dated March 28th, 2025. Ladenburg Thalmann Asset Management Inc. (“Ladenburg”) may make interim changes to this brochure throughout the year. Each brochure must be filed with the SEC and can be viewed at adviserinfo.sec.gov/firm/brochure/108604.

Material Changes:

- Item 7: Types of Clients: This section was amended to add language pertaining to retirement accounts opened under Symbil.
- Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss: This section was amended to add language on the services provided by Symbil.
- Item 10: Other Financial Industry Activities and Affiliations: This section was amended to reflect changes to and renaming of certain related persons and affiliates.

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Item 4 - Advisory Business

Symbil Service

Symbil is an online interactive tool designed to assist clients in selecting among five mutual funds that Ladenburg manages. The service is accessed through the Symbil website at www.Symbil.com. Services are only offered online through the Symbil website, and the services are not supported by a dedicated Financial Adviser, as certain other investment advisory programs may offer. Symbil uses a client questionnaire to gauge the client's time horizon, risk tolerance and investment objectives and creates the client's investment profile. The Symbil tool then suggests one of five Ladenburg Sponsored Funds whose investment guidelines and asset allocation most closely matches this profile. The five Funds are Ladenburg Income, Ladenburg Income and Growth, Ladenburg Growth and Income, Ladenburg Growth, or Ladenburg Aggressive Growth. (These are referred to as the "Funds" below.) These five Funds are the only investments Ladenburg recommends through the Symbil tool. The Symbil service features goal-based interactive software which helps clients better understand how their risk tolerance, time horizon, and investment goals can affect the expected performance of certain investments. Any projections regarding the likelihood of investment outcomes are hypothetical in nature and are provided for educational purposes. Symbil does not provide comprehensive investment advice, retirement planning services, or consider other assets held by clients. Symbil recommendations do not constitute tax or legal advice.

Ladenburg does not exercise any form of discretion over a Symbil client's investments. Clients have no obligation to accept any suggestions provided by Symbil or to invest in any of the Ladenburg Funds. If a client chooses to invest in the Fund Symbil recommends, the client will pass from the Symbil website into the website for the Funds' transfer agent, where the client will be guided through the purchasing process. The client also will be responsible for monitoring and adjusting his or her Fund investment as necessary, based on any significant changes in personal situation, time horizons, risk tolerance, and investment objectives. Clients should periodically reevaluate whether their time horizon, investment goals or risk tolerance have changed. The client may utilize the Symbil tool again for this purpose.

Ladenburg offers a number of other investment advisory products and services that are not described in this brochure, including a wrap-fee program that utilizes the same five strategies that are used by the Funds. You can find information about Ladenburg's other products and services at www.ltam.com.

Item 5 - Fees and Compensation

There is no direct fee for the Symbil service. However, Ladenburg and its affiliates receives fees for managing the five Funds that are recommended through Symbil.

In addition to the advisory fees payable to Ladenburg, each Fund incurs administrative, and custodial fees, as well as other fees and expenses, such as brokerage commissions in connection with buying and selling securities for the Fund's portfolio. These costs make up each Fund's expense ratio and are paid out of each Fund's own assets. Thus, these costs are ultimately paid by the shareholders of each Fund.

Symbil clients purchase the Funds directly through the transfer agent's website without paying any load, sales charge or redemption fee. A client may also purchase the Funds through other channels, and fees and costs can be higher or lower than those charged to Symbil clients who purchase through the transfer agent's website.

Before choosing to invest in the Funds, please read each Fund's prospectus for further information about the Fund's expense ratio and other charges. Prospectuses are available at www.ladenburgfunds.com or by contacting the fund administrator toll-free at 1-877-803-6583.

Item 6 - Performance-Based Fees and Side-By-Side Management

Neither Ladenburg nor any of its supervised persons receive performance-based fees, that is, fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7 - Types of Clients

Symbil is available to all types of clients but is primarily designed for individuals and families who plan to keep their account invested for at least one year. Clients must have a bank account to maintain a Symbil account. The minimum initial investment in each of the Funds is \$500.

For retirement accounts, The Client acknowledges that the Client generally will not be able to invest the assets of the Client's Existing Retirement Account in any of the Ladenburg Funds to the extent that they are not accessible by the investment platform for the Existing Retirement Account. The Client further acknowledges that the Client may instead open a new rollover IRA ("New Rollover IRA") through the Transfer Agent by establishing a Fund Account, roll over the assets of the Existing Retirement Account to the New Rollover IRA, and choose to implement LTAM's Fund Recommendation for the Fund Account by investing the assets of the New Rollover IRA in the applicable Ladenburg Fund. The Client acknowledges and agrees that LTAM's Services via Symbil do not include any advice concerning the advisability of rolling over any assets from an Existing Retirement Account to a New Rollover IRA, and that the Client has not received and is not relying upon any rollover advice from LTAM and its affiliates. The Client further acknowledges that the Symbil tool may request account-related information to assist the Client with the transfer of assets to a New Rollover IRA as may be applicable, but in no event should such administrative assistance be construed as a rollover recommendation. The Client is not obligated to furnish such information or to roll over any assets to a New Rollover IRA in order to receive a Fund Recommendation.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Through the Symbil service, Ladenburg applies an algorithm to a client's answers to a set of questions regarding risk tolerance, time horizon and investment goals and objectives in order to identify which of the Funds most closely matches the client's investment profile. The investment objectives of the Funds are aggressive growth, growth, growth & income, income & growth, or income. Each Fund is designed to be consistent with a certain combination of investment objectives, time horizon, and risk tolerance. Each Fund's underlying portfolio will primarily consist of Exchange Traded Funds (ETFs), Exchange Traded Notes (ETNs), and mutual funds targeted for that Fund's underlying asset allocation. Clients cannot choose to exclude any of the underlying holdings of a Fund.

Symbil also uses a Goal Estimator to help the Client evaluate the likelihood that the Client's funding goal will be achieved. The Goal Estimator uses the client's financial information and goals to project how much the client will need to invest to reach the client's goal. The estimates are subject to assumptions about future market performance.

Symbil recommendations are based on the information that the client provides through an investment questionnaire. Inaccurate information can impact the validity of Symbil recommendations. The Client agrees to make updates on Symbil promptly to reflect any material changes to such information. LTAM will also remind the Client at least annually via e-mail to make such updates as applicable.

In addition to managing the Funds, Ladenburg also manages separate accounts in a wrap fee program using the same strategies and types of investments. See the discussion below in the *Code of Ethics, Participation or Interest in Client Transactions and Personal Trading* section for information on the potential conflicts presented by this situation and the steps Ladenburg takes to address those conflicts.

Ladenburg, as manager to each Fund employs a regimen of quantitative and qualitative investment criteria which allows Ladenburg to analyze potential funds and select funds for inclusion in the underlying holdings of the Fund. Each Fund entails varying degrees of risk. There can be no assurance that a particular Fund will be successful or that clients will not suffer losses. Results generated for each Fund can differ from the results achieved by separately managed accounts using the same strategies, and Fund performance is not guaranteed. Diversification does not ensure a profit or protect against loss in a declining market. There is no assurance that you will achieve positive investment results from investing in the Funds or using Symbil.

Ladenburg cannot guarantee the future performance of its recommendation or the investment in the Funds and cannot guarantee that its recommendation will meet a client’s needs or provide a given level of income. Please read each Fund’s prospectus carefully for further information about a specific Fund’s investment objectives, underlying portfolios, and risk. Mutual fund investing involves risk, including the possible loss of principal. Prospectuses are available at www.ladenburgfunds.com or by contacting the fund administrator toll-free at 1-877-803-6583.

Item 9 - Disciplinary Information

On August 25, 2016, pursuant to an offer of settlement by Ladenburg and as part of an enforcement sweep of 13 investment advisers, the SEC entered an order against Ladenburg (the "Order") making findings -- which Ladenburg neither admitted nor denied -- and imposing sanctions consisting of a cease-and-desist order and a civil money penalty. The Order indicates that Ladenburg violated Section 206(4) of the Investment Advisers Act of 1940 (“Advisers Act”) and rule 206(4)-1(a)(5) thereunder by incorporating into certain advertisements for the Alpha Sector strategies offered through an Ladenburg wrap-fee program some inaccurate performance information provided by F-Squared Investments, Inc. (“F-Squared”), without having a reasonable basis to conclude that the information was true. The Order also indicates that Ladenburg violated the Advisers Act’s recordkeeping provisions by failing to maintain records to substantiate the advertised performance information supplied by F-Squared. The Order acknowledges that Ladenburg’s wrap-fee brochure disclosed that Ladenburg did not verify performance information supplied by third-party managers used in the wrap-fee program.

For more information about any disciplinary events that are material to an evaluation of our affiliates listed below in Item 10-Other Financial Industry Activities and Affiliations, or a separately registered adviser, please see their disclosure brochure.

Item 10 - Other Financial Industry Activities and Affiliations

Ladenburg Thalmann Asset Management Inc. (“Ladenburg”) is an investment advisory firm and has been in business since October 29th, 1982. Ladenburg is a wholly owned subsidiary of Osaic Holdings, Inc. which is indirectly owned primarily by a consortium of investors through RCP Artemis Co-Invest, L.P., an investment fund affiliated with Reverence Capital Partners LLC. RCP Artemis Co-Invest, L.P. is controlled by various other entities including RCP Artemis Co-Invest GP, LLC, RCP Opp Fund II GP, L.P., RCP Genpar L.P., RCP Genpar Holdco LLC, MRB ICBC LLC, and The Berliniski Family 2006 Trust.

Osaic Holdings, Inc. owns of both Ladenburg and Ladenburg Thalmann & Co. Inc. (“LTCO”). LTCO is a registered broker-dealer and is the distributor of the Funds.

Other Industry Affiliates

Ladenburg has the following affiliates, which are wholly owned by Osaic Holdings, Inc. or wholly-owned subsidiaries of one of Osaic, Inc.’s affiliates.

Ladenburg Thalmann & Co. Inc. Broker/Dealer	Owned by Osaic Holdings, Inc.
Osaic Advisory Services, LLC Registered Investment Advisor	Owned by Osaic Holdings, Inc.
Premier Trust, Inc. Trust Company	Owned by Osaic Holdings, Inc.
Osaic Wealth, Inc. Registered Investment Advisor, Broker/Dealer	Owned by Osaic, Inc.
Highland Capital Brokerage Insurance Company	Owned by Osaic Holdings, Inc.
Osaic Institutions, Inc. Registered Investment Advisor, Broker/Dealer	Owned by Osaic Institutions Holdings, Inc.

Ladenburg also has Related Persons, who are under common control of Ladenburg’s parent company, Osaic Holdings, Inc. The following chart details the Related Persons, which are wholly-owned subsidiaries of Osaic, Inc. which is a wholly-owned subsidiary of Osaic Holdings, Inc.

Osaic, Inc. Holding Company	Owned by Osaic Holdings, Inc.
Vision2020 Wealth Management Corp. Registered Investment Advisor	Owned by Osaic, Inc.
Osaic Institutions Holdings, Inc. (“OIHI”) Holding Company	Owned by Osaic Holdings, Inc.
Osaic Services, Inc. Broker/Dealer	Owned by Osaic, Inc.
CW Advisors, Inc. Registered Investment Advisor	Owned by Osaic Holdings, Inc.

Ladenburg has Related Persons, who are not under common control of Ladenburg’s parent company, Osaic Holdings, Inc. and are not wholly owned subsidiaries of Osaic Holdings, Inc. or Osaic Inc.

Black Diamond Financial, LLC. (“BDF”) Registered Investment Advisor	100% owned by Black Diamond Financial Holdings, LLC
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BDF is solely owned by Black Diamond Financial Holdings, LLC, which in turn is principally owned and controlled by Philip Blancato and Jaime Desmond. Philip Blancato and Jaime Desmond function as CEO and COO of Ladenburg respectively. In certain circumstances, BDF recommends Ladenburg’s advisory services to clients. The recommendation by BDF that a client engage Ladenburg for investment advisory services presents a conflict of interest, as the receipt of compensation provides an incentive to recommend Ladenburg’s services, rather than on a particular client’s need. BDF has policies and procedures to address these conflicts, and no client is under any obligation to engage the services of Ladenburg.

Business Operations with Affiliates & Related Persons

Some of our business operations involve directing clients to products or services of our Affiliated and/or Related Persons. In that case we or our Affiliated/Related Persons can receive compensation when doing so which results in a conflict of interest. Most of our Advisory Representatives are associated with LTCO, Osaic Wealth, Inc., Osaic Institutions as Registered Representatives or Osaic Advisory Services, LLC as Investment Adviser Representatives. Your Advisory Representative will take into consideration all types of accounts/programs that could be offered (i.e., both brokerage and advisory accounts) when making the recommendation of an account and the Affiliated/Related Persons maintain policies and procedures to ensure recommendations made to you are in your best interest..

Certain principal executive officers of Ladenburg may be employees, officers, or directors of affiliates listed above. These permitted additional responsibilities could be viewed as creating a conflict of interest in that the time and effort of the directors, officers, principals and employees of Ladenburg will not be devoted exclusively to the business of Ladenburg and may have conflicts of interest due to their loyalties to the different entities.

Certain of Ladenburg’s principal executive officers, members of the Ladenburg investment committee and other individuals who determine investment advice given to clients can be registered representatives of LTCO.

Affiliated brokers can receive commissions or other selling compensation for effecting portfolio trades for the Funds. As explained below in *Client Referrals and Other Compensation*, affiliates and their associated persons can also receive fees for referring certain clients to Symbil.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Ladenburg has adopted a Code of Ethics for all supervised persons of Ladenburg, describing its high standards of business conduct, and fiduciary duty to clients. The Code of Ethics also sets forth detailed policies and procedures regarding the personal trading of its personnel, as well as policies and procedures to prevent the misuse of material, non-public information by Ladenburg's officers and employees. In addition, the Code of Ethics establishes policies regarding other matters, such as outside employment and the giving or receiving of gifts and entertainment. All supervised persons at Ladenburg must acknowledge the terms of the Code of Ethics annually, as amended. A copy of the Ladenburg Code of Ethics may be obtained by writing to: Ladenburg Thalmann Asset Management Inc., 640 Fifth Avenue, 4th Floor, New York, NY 10019.

As described above, through Symbil, Ladenburg recommends that clients invest in one or more mutual funds that Ladenburg manages. Because Ladenburg is compensated for managing these Funds, Ladenburg does not charge a separate fee for the Symbil service. Furthermore, Ladenburg's recommendations regarding the Funds are non-discretionary; clients can choose to follow or not follow the Symbil recommendation.

Ladenburg can recommend the Funds to Symbil clients at or about the same time that Ladenburg or its affiliates buy the Funds for their own accounts or recommend the Funds to, or buy the Funds for, other clients. Given the automated and non-discretionary nature of the Symbil service, Ladenburg does not believe this poses a conflict of interest. Ladenburg's Code of Ethics and internal policies and procedures are designed to reasonably ensure that Ladenburg acts at all times in the best interests of its clients.

As explained above, in addition to managing the Funds, Ladenburg manages separate accounts through a wrap fee program utilizing the same strategies and types of investments Ladenburg uses in managing the Funds. Ladenburg has a strict policy of not favoring one type of client account over another and has implemented procedures reasonably designed to ensure that all clients are treated fairly. Ladenburg employs a trade rotation policy for trading its managed accounts and the Funds.

Item 12 - Brokerage Practices

Through Symbil, Ladenburg neither places securities trades with brokers on clients' behalf, nor recommends brokers to clients. As explained above, Symbil clients are given the opportunity to purchase Funds directly through the Fund's transfer agent. The brokerage practices of the Funds themselves are described in the Fund prospectuses.

Item 13 - Review of Accounts

Symbil does not provide ongoing advice or monitoring or reviews of accounts.

Item 14 - Client Referrals and Other Compensation

In exchange for referring clients to the Symbil service, Ladenburg will pay a fee of 20bps annually to persons who are associated with one of Ladenburg's affiliated broker-dealers. The recipient of a referral fee can also be a Ladenburg-affiliated investment adviser or an independent investment adviser or a person associated with an affiliate. Such fees, which are payable only when a referred client chooses to invest in one of the recommended Funds, are a portion of the fee Ladenburg receives for managing the chosen Fund. The referral fee is paid through the solicitor's registered broker-dealer or registered investment adviser. The referral fee arrangement between Ladenburg and the affiliated solicitor will be disclosed to the client upon entering the Symbil website.

Item 15 - Custody

Ladenburg does not have custody of Symbil client funds or securities. An unaffiliated entity acts as custodian for the Funds and clients receive statements on a monthly or quarterly basis from the custodian.

Item 16 - Investment Discretion

Ladenburg does not exercise investment discretion on behalf of Symbil clients. Clients have no obligation to accept any suggestions provided by Symbil or invest in any of the Funds.

Item 17 - Voting Client Securities

Under Symbil, Ladenburg will not vote or exercise similar rights for client securities. The exercise of all voting rights associated with any Fund is the responsibility of the client. Ladenburg will not advise or act for the client in any legal proceedings, including bankruptcies or class actions, involving securities held by the clients. Proxies of the Funds will be delivered to the client by the issuer of the security, the custodian, or its agent.

Item 18 - Financial Information

Ladenburg does not require prepayment of advisory fees six months or more in advance. Ladenburg has never been the subject of a bankruptcy petition.

Ladenburg Thalmann Asset Management (“Ladenburg”) - Privacy Notice

FACTS	What does Ladenburg Thalmann Asset Management Inc. 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?	<p>The types of personal information we collect and share depend on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number, Date of Birth, and Income ▪ Assets and Investment Experience ▪ Employment Information and Tax Reporting ▪ Account Transactions and Retirement Assets ▪ Investment Performance Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
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 Ladenburg chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Ladenburg share?	Can you limit this sharing?
<p>For our everyday business purposes – to administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to personal information with companies affiliated with Ladenburg and to certain nonaffiliated companies. We may share your personal information:</p> <p>To process your transactions, maintain your account, respond to court orders and legal investigations, respond to regulatory requests, or report to credit bureaus or government entities with parent and Affiliate companies of Ladenburg, Inc. including but not limited to:</p> <ul style="list-style-type: none"> • Ladenburg Thalmann & Co. (LTCO) • Osaic, Inc. and its affiliated companies with nonaffiliated entities that perform services for us or function on our behalf (such as check printing services, clearing broker-dealers, investment companies, and insurance companies) with third -party administrators and vendors for the purposes of providing current and future information on your account (such as transaction history, tax information and performance reporting). 	Yes	No
<p>For our marketing purposes – to offer our products and services to you</p>	Yes	No
<p>For joint marketing with other financial companies- Federal and certain state laws give us the right to share your information with banks, credit unions, retirement plans and other financial companies where a formal agreement exists between us and them to provide or market financial products or services to you. However, we will not share your information with these financial companies for marketing purposes if your financial professional is not affiliated with them without your consent, but we may share information with these financial companies where necessary to service your accounts.</p>	Yes	No

For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share
<p>For customers of Ladenburg and LTCO</p> <ul style="list-style-type: none"> ▪ If your financial professional terminates his or her relationship with us and moves to a New Firm, we or your financial professional may disclose your personal information to the New Firm, unless you instruct us not to. If you do not want us or your financial professional to disclose your personal information to the New Firm when your financial professional terminates his or her relationship with us, you may request that we and your financial professional limit the information that is shared with the New Firm. ▪ Your personal information may also be shared with certain entities that are owned, controlled by or affiliated with your financial professional, such as an independent insurance agency, accounting firm or independent investment advisory firm. ▪ In the event your financial professional (or his/her estate) agrees with an unaffiliated financial professional or unaffiliated brokerage or investment advisory firm to sell all or some portion of his/her securities, advisory or insurance business, your personal information may be shared with the acquiring financial professional and/or the New Firm. <p>If you live in Alaska, California, Massachusetts, Maine, North Dakota or Vermont, under certain circumstances, we are required as a financial institution to obtain your affirmative consent to share your personal information with a Nonaffiliate. If you live in any state other than those listed, under certain circumstances, you may opt-out of Ladenburg sharing your Personal Information with a Nonaffiliate. If you opt-out, you will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond to maintain a previous opt-out designation. Please refer to the “To Limit Our Sharing” section for ways to opt-out.</p>	Yes	Yes

Who We Are	
Who is providing This Notice?	Ladenburg and its Affiliates. Our Affiliates covered under this privacy notice include the following entities: <ul style="list-style-type: none"> ▪ Ladenburg Thalmann & Co. (LTCO) ▪ Osaic Holdings, Inc. and its affiliated companies. For a copy of Osaic Holdings Inc.’s privacy policy, please visit: osaic.com/disclosures/privacy-policy
What We Do	
How does Ladenburg Thalmann Asset 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 train our employees in the proper handling of personal information. We require companies that help provide our services to you to protect the confidentiality of personal information they receive.

<p>How Does Ladenburg Thalmann Asset Management collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account or apply for insurance; ▪ Seek advice about your investments; ▪ Enter into an investment advisory relationship; ▪ Provide account information or ▪ Make deposits or withdrawals from your account. <p>We also collect personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>Other Important Information</p>	
<p>Use and Disclosure of health information:</p>	<p>To the extent you provide health information to Ladenburg for the purpose of applying for insurance products, such information will not be disclosed to nonaffiliated companies for any purpose, except:</p> <ul style="list-style-type: none"> ▪ to underwrite or administer your insurance policy or related claims ▪ as required by law ▪ as authorized by you
<p>To limit our sharing</p>	<p>You may limit the sharing of your personal information ("Opt-Out") by calling 1-800-215-1570 if you received this privacy notice by regular mail.</p> <p>Please note: When you are no longer 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> <p>In the event you decide to Opt-Out, your decision will be recorded as limiting the sharing of personal information for all applicable options. In other words, if you Opt-Out your personal information will not be shared by Ladenburg or an Affiliate: (i) with your financial professional's new broker-dealer in the event he or she leaves Ladenburg or an Affiliate and joins a New Firm or sells his/her securities, advisory or insurance business to a nonaffiliated company; (ii) with affiliated entities of your financial professional or any bank or credit union that your financial professional is affiliated with; and (iii) with Affiliates of Ladenburg that you do not already have an existing relationship with for the purpose of marketing products or services to you.</p>
<p>Questions?</p>	<p>Go to www.ltam.com</p>

This Privacy Notice applies to products and services used primarily for personal, family, trusts, corporation or entity and ERISA account purposes. We reserve the right to change this Privacy Notice, and any of the practices described within this policy, at any time.