

In connection with providing trade execution, clearing and related activities for your account, National Financial Services LLC (“NFS”) is required to communicate its position as it pertains to the privacy of customer information. We are proud of our privacy and confidentiality practices, and we want you to know how we protect your information and use your information to service your account. You do not have to contact us to benefit from these protections; they apply automatically to all customers. Please take a moment to review our full privacy policy, as described below:

National Financial Services LLC Privacy Policy

How and Why We Obtain Information

In order to facilitate the servicing of your account, NFS may receive nonpublic personal information about you from any of the following sources:

- From your applications or forms (for example, name, address, Social Security number, birth date, assets, and income)
- From transactional activity in your account (for example, trading history, and balances)
- From verification services and consumer reporting agencies (to ensure the accuracy of application data, or to assess creditworthiness if you apply for our credit products)
- From other sources with your consent (for example, from other institutions if you transfer positions into NFS)

How We Protect Your Information

NFS has always considered the protection of sensitive information to be a sound business practice and a foundation of customer trust. We employ extensive information protection controls in keeping with industry standards and practices, and we regularly adapt these physical, electronic, and procedural controls to respond to changing requirements and advances in technology. Within NFS and among our service providers, we restrict access to your information to those who require that access in order to provide products and services to you. We may share the personal information that we collect about our customers, prospects, or former customers with:

- Affiliates, including affiliated service providers (for example, our data processing company and printing operation)
- Unaffiliated service providers (for example, fulfillment companies, and securities clearinghouses)
- Government agencies, other regulatory bodies, and law enforcement officials (for example, for tax purposes or for reporting suspicious transactions)
- Other organizations, as permitted by the laws that protect your privacy (for example, for fraud prevention)
- Other organizations, with your consent (for example, if you request personalized performance reporting)

Privacy Online

NFS considers privacy, security and service to be just as critical in the online environment as in the rest of our operation. We therefore employ all of the safeguards described previously, along with the following Internet-specific practices. NFS uses a variety of proven protections to maintain the security of your online session. For example, we make extensive use of firewall barriers, encryption techniques and authentication procedures. We also use cookies and similar files that may be placed on your hard drive for security purposes, to facilitate site navigation, and to personalize your experience on our site. When we conduct business online, we may collect technical and navigational information, such as computer browser type, Internet protocol address, pages visited, and average time spent on our Web sites. This information may be used, for example, to alert you to software compatibility issues; or it may be analyzed to improve our Web design and functionality.

Access to Your Information

You may access and, if necessary, correct your account information through a variety of media offered by NFS (i.e., statements or online services).

Fidelity Investments Privacy Policy

How and Why We Obtain Personal Information

Fidelity uses personal information collected about you to provide you with the superior service you have come to expect from us. We may use this information in order to develop, offer, and deliver products and services; process transactions in your account; respond to inquiries from you or your representative; or to fulfill legal and regulatory requirements. Fidelity may collect nonpublic personal information about you from any of the following sources:

- From you or your representative on applications or forms (for example, name, address, Social Security number, birth date, assets, and income)
- From transactional activity in your account (for example, trading history and balances)
- From other interactions with Fidelity (for example, discussions with our customer service staff or your entry of information into our interactive tools)
- From verification services and consumer reporting agencies (to ensure the accuracy of application data, or assess creditworthiness if you apply for our credit products)
- From you or your representative regarding your preferences (for example, paper statements vs. electronic statements, or the screen layout you specify if you use our Internet sites)
- From other sources with your consent or with the consent of your representative (for example, from other institutions if you transfer positions into Fidelity)

How We Protect Your Information

Fidelity has always considered the protection of sensitive information to be a sound business practice and a foundation of customer trust. We employ extensive information protection controls in keeping with industry standards and practices, and we regularly adapt these physical, electronic, and procedural controls to respond to changing requirements and advances in technology. Within Fidelity and among our service providers, we restrict access to information to those who require that access in order to provide products and services to you. We may share the personal information that we collect with the following entities:

- Affiliates, including affiliated service providers (for example, our data processing company and printing operation)
- Unaffiliated service providers (for example, fulfillment companies and securities clearinghouses)
- Government agencies, other regulatory bodies, and law enforcement officials (for example, for tax purposes or for reporting suspicious transactions)
- Other organizations, with your consent or as directed by your representative (for example, if you use Fidelity as a financial reference in applying for credit with another institution)
- Other organizations, as permitted by the laws that protect your privacy (for example, for fraud prevention)

Privacy Online

Fidelity considers privacy, security, and service in our online operations to be just as critical as in the rest of our business. We therefore employ all of the safeguards described above, along with the following Internet-specific practices. Fidelity uses a variety of proven protections to maintain the security of your online session. For example, we make extensive use of firewall barriers, encryption techniques, and authentication procedures. We also use cookies and similar files that may be placed on your hard drive for security purposes, to facilitate site navigation, and to personalize your experience on our site. When you visit Fidelity's Internet sites, we may collect technical and navigational information, such as computer browser type, Internet protocol address, pages visited, and average time spent on our Web sites. This information may be used, for example, to alert you to software compatibility issues, or it may be analyzed to improve our Web design and functionality.

Your Connection to Fidelity

For your convenience, Fidelity offers several options for accessing and, if necessary, correcting your account information. You can review your information independently using your statements, or through our automated telephone or Internet services. You may also e-mail, write, or call us with your request for information. If we serve you through an investment professional, please contact them directly. Specific Internet addresses, mailing addresses, and telephone numbers are listed on your statements and other correspondence. If you are a former customer, your information is treated in the same manner as the information of current customers.

The Fidelity Investments Privacy Policy is provided on behalf of:

- Fidelity Distributors Corporation
- Fidelity Management Trust Company
- National Financial Services LLC, Member NYSE, SIPC



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