

FACTS	WHAT DOES MILLENNIUM TRUST COMPANY, LLC 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 service you have with us. This information can include:</p> <ul style="list-style-type: none"> > Social Security number, driver's license, date of birth and other personal information necessary to verify your identity > information you provide on applications or other forms in order to receive our products and services > account balances and transactions in your account > audio recordings of customer service calls > information you provide, such as name and email address, in order to receive product and marketing information from us <p>When you are <i>no longer</i> our client, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Millennium Trust Company (Millennium) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Millennium Share?	Can you limit this sharing?
For our everyday business purposes – we share with service providers such as executing brokers and subcustodians to process your transactions and maintain your account(s). We also share with regulators, courts, attorneys and auditors in response 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, we share with service providers in order to send materials by mail or electronically	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?	Call Millennium Trust Company at 800.258.7878 or go to https://www.mtrustcompany.com/contact/request-information .
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Who we are	
Who is providing this notice?	Millennium Trust Company, LLC
What we do	
How does Millennium 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.
How does Millennium collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> > open an account or deposit money, or an account is opened with us on your behalf by a retirement plan sponsor or its or your agent > communicate with us by phone, email or other electronic means to discuss your account or our products and services > pay fees or conduct other transactions through your account > use your credit or debit card > provide personal information, such as your name and email address, in order to receive product or marketing information from us
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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. <ul style="list-style-type: none"> > Millennium does not share with our affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> > Millennium does not share information with nonaffiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> > Millennium doesn't jointly market
Everyday business purposes	The actions necessary by financial companies to run their business and manage client accounts, such as <ul style="list-style-type: none"> > Processing transactions, mailings and auditing services > Responding to court orders and legal investigations > Complying with legal, regulatory or contractual obligations

Other Important Information	
NOTICE TO CONSUMERS WHO ARE RESIDENTS OF CALIFORNIA:	
<p>Under the California Consumer Privacy Act of 2018, a consumer who is a resident of California has the right to request that a business delete any personal information about the consumer which the business has collected from the consumer. A business is not required to comply with a consumer's request to delete if it is necessary for the business to maintain the consumer's personal information in order to, for example:</p> <ul style="list-style-type: none"> > complete the transaction for which the personal information was collected, provide a good or service requested by the consumer, or reasonably anticipated within the context of a business's ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer; > enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with the business; or > comply with a legal obligation, such as a regulatory requirement to retain information for a period of time. <p>Consumers who are residents of California may request that Millennium disclose to the consumer the specific pieces of personal information that we have collected about the consumer and may request deletion of their personal information by calling 800.258.7878 or going to https://www.mtrustcompany.com/contact/request-information. However, as noted above, there are provisions of the California Consumer Privacy Act of 2018 that permit us to retain your personal information, in which case we may be unable to fulfill your request.</p>	