

FACTS	<b>WHAT DOES Retirement Well Spent DO WITH YOUR PERSONAL INFORMATION?</b>
Why?	Financial companies such as insurance 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 with regards to your personal information.
What?	The type of categories of personal information we collect, and share depends on the product or service you requested from us. This information may include: <ul style="list-style-type: none"> <li>• Name, email, phone, zip code, and quiz responses</li> </ul>
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 your personal information; the reasons Retirement Well Spent chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Retirement Well Spent share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> [enter examples of why information is collected]	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions or experiences	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>• Call toll-free at 855-201-8227</li> <li>• Visit us online at RetirementWellSpent.com</li> </ul>
Questions?	<ul style="list-style-type: none"> <li>• Call toll-free at 855-201-8227</li> <li>• Email <a href="mailto:legal@retirementwellspent.com">legal@retirementwellspent.com</a></li> </ul>

Who we are	
Who is providing this notice?	Retirement Well Spent
What we do	
How does Retirement Well Spent 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 Retirement Well Spent collect my personal information?	We collect your personal information, for example, when you submit your information in our quiz.
Access and Correction of Information	Upon request, you can access personal information we have about you. If you think any of your information is inaccurate, please notify us in writing. We will investigate and make changes as needed.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes,</li> <li>• affiliates from using your information to market to you, and</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Revisions to Our Privacy Notice	
<p>We may amend our privacy practices described in this Privacy Notice at any time and will notify you of any revisions as required by law. We also post our current Privacy Notice on our website with the revised date: RetirementWellSpent.com. You may have additional rights under state laws, and we will follow the privacy law in your state if that law is different than the policy described in this Privacy Notice.</p>	
Other important information	
<p><b>California residents only:</b> Under California law, you may have additional privacy rights associated with the information you provide that is not covered under the federal Gramm-Leach-Bliley Act. To exercise your privacy rights, please contact us at 855-201-8227 or visit our website at RetirementWellSpent.com. For additional information on your rights under California law, please see our online privacy policy, available at RetirementWellSpent.com.</p>	