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| **FACTS** | **WHAT DOES [ARES ENTITY] DO WITH YOUR PERSONAL INFORMATION?** |
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| **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 income
* Transaction history and financial information
 |
| **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 **[ARES ENTITY]** chooses to share; and whether you can limit this sharing. |

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| **Reasons we can share your personal information** | **Does [ARES ENTITY] 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 | Yes | No |
| **For joint marketing with other financial companies** | No | N/A |
| **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 | No |
| **For our affiliates to market to you** | Yes | No |
| **For nonaffiliates to market to you** | No | N/A |

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| **To limit****our sharing** | * Call **877-504-9487** or
* Visit us online: **www.acrisure.com/privacy-policy/privacy-requests/**

**Please note:**If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. 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. |
| **Questions?** | Call **877-504-9487** or go to **www.acrisure.com/privacy-policy/** |

**Page 2**

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| **Who we are** |
| **Who is providing this notice?** | [ARES ENTITY] |
| **What we do** |
| **How does [ARES ENTITY] 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 also authorize our employees to obtain and process your information only when they need it to provide the services we offer. |
| **How does [ARES ENTITY] collect my personal information?** | We collect your personal information, for example, when you* retain us to conduct perform services in connection with a real estate transaction
* apply for mortgage through one of our affiliates

We also may collect your personal information from others, such as credit bureaus, affiliates 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 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. See below for more on your rights under state law. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account. |
| **Definitions** |
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.* *Retail and wholesale insurance producers, brokers, or agents*
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| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.* *N/A*
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| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.* *N/A*
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| **Other important information** |
| **Vermont:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. **California:** In accordance with California law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent. We will limit sharing among our companies to the extent required by California law. |