

# PRIVACY POLICY

Commonwealth Savers Plan is an independent agency of the Commonwealth of Virginia, authorized by Chapter 7 of Title 23.1 of the Code of Virginia (1950), as amended (Sections 23-1.700 through 23-1.713).

Rev. July 2024

## FACTS

### WHAT DOES COMMONWEALTH SAVERS PLAN 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 Commonwealth Savers Plan collects, shares, and protects your personal information. Please read this notice carefully to understand what is done.

#### 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 checking account information
- Account balances and assets
- Account transactions and transaction history

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, listed are the reasons financial companies can share their customers' personal information; the reasons Commonwealth Savers Plan chooses to share; and whether you can limit this sharing.

Reasons your personal information is shared	Does Commonwealth Savers Plan share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain account(s), respond to court orders and legal investigations, or report to credit bureaus	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 and experiences	Commonwealth Savers Plan has no affiliates	Not shared
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Commonwealth Savers Plan has no affiliates	Not shared
<b>For our affiliates to market to you</b>	Commonwealth Savers Plan has no affiliates	Not shared
<b>For non-affiliates to market to you</b>	No	Not shared

#### Questions?

Visit [commonwealthsavers.com](https://commonwealthsavers.com) or call Commonwealth Savers Plan customer service

## Organizational Identification

Who is providing this notice?

Commonwealth Savers Plan

## What does Commonwealth Savers Plan do

How does Commonwealth Savers Plan protect my personal information?

To protect your personal information from unauthorized access and use, security measures are used that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Commonwealth Savers Plan collect my personal information?

Your personal information is collected, for example, when you:

- Open an account or deposit money
- Give us your contact information or provide account information
- Make deposits or withdrawals from your account

Your personal information from others is also collected, such as institutions of higher education, 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.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Commonwealth Savers Plan has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Commonwealth Savers Plan does not share 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.

- *Our joint marketing partners include companies such as investment management firms and other financial companies*

## Other important information

**California residents only:** Other than for our everyday business purposes or for marketing our products and services to you, your personal information will not be shared with nonaffiliates without first giving you additional privacy choices.

**Vermont residents only:** For joint marketing, only your name, contact information and information about your transactions will be disclosed.