**FACTS**

**WHAT DOES THE RETIREMENT CORPORATION OF AMERICA (“RCA”) 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?**
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
- Income
- Assets
- Account balances
- Investment experience
- Risk tolerance

When you are no longer our customer, we continue to share your information as described in this notice.

**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 RCA chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does RCA share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For everyday business purposes</strong>— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong>— to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong>— Information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong>— Information about your creditworthiness</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates to market to you</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For non-affiliates to market to you</strong></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**To limit our sharing**
Call (800) 798-9588.

**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 (800) 798-9588
<table>
<thead>
<tr>
<th><strong>Who is providing this notice?</strong></th>
<th>Retirement Corporation of America</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>What we do</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does RCA protect my personal information:</strong></td>
<td>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured building access, and secured office files. For more information on how we protect your personal information please contact us at 800.798.9588. RCA also maintains policies and procedures that require employees to protect personal, non-public information.</td>
</tr>
</tbody>
</table>
| **How does RCA collect my personal information?** | We collect your personal information, for example, when you:  
- open an account or enter into an investment advisory contract  
- give us your income information or provide employment information  
- tell us about your investment or retirement portfolio or give us your contact information  
- make deposits to or withdrawals from your brokerage account  
We also collect your personal information from 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 non-affiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing. See “Other Important Information” 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 – unless you tell us otherwise. |

<table>
<thead>
<tr>
<th><strong>Definitions</strong></th>
<th></th>
</tr>
</thead>
</table>
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies:  
- Fifth Third Bank, National Association, Fifth Third Securities, Inc. and Fifth Third Insurance Agency, Inc. See www.53.com for a list of all affiliates. |
| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- RCA does not share with non-affiliates so they can market to you. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- RCA does not jointly market. |
**Other Important Information—California Customers**

In response to a California law, we automatically treat accounts with California billing addresses as if you do not want to disclose personal information about you to non-affiliated third parties except as permitted by the applicable California law. We will also limit the sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**Under the California Consumer Privacy Act (CCPA), California residents have the right to request that RCA disclose the following to you:**

- Categories of personal information RCA has collected about you in the past 12 months
- Categories of sources from which your personal information is collected
- Business or commercial purpose for collecting your personal information
- Categories of third parties with whom RCA shares your personal information
- Specific pieces of personal information RCA has collected about you; and
- Whether or not your personal information has been sold.

You also have the right to request that we delete your personal information that we have collected from you and retained, subject to certain exceptions.

Please note: We may contact RCA customers by phone or email to verify that the account holder is a California resident and is the person making this request or their authorized agent. For non-RCA customers, we may send a letter requesting additional details to validate the requestor’s identity and his or her California residency.

**Please refer to the Fifth Third Bank California Consumer Privacy Act Privacy Notice, found on the Fifth Third Bank (RCA’s parent company) Website at the following website address:** [http://www.53.com/onlineprivacy](http://www.53.com/onlineprivacy). This Notice fully outlines Fifth Third Bank’s CCPA compliance obligations, as well as your rights as a Consumer of Fifth Third Bank and RCA under the terms and conditions of CCPA.

This request process has been designed to meet the specific requirements of the CCPA on behalf of the residents of California. Fifth Third Bank, NA is not fulfilling requests from non-California residents at this time.