

FACTS**WHAT DOES PORTFOLIO SOLUTIONS® DO WITH YOUR FINANCIAL 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 depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and assets
- Transaction history

How?

All financial companies need to share customers' personal information to perform their services and run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Portfolio Solutions® chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Portfolio Solutions® share? | Can you limit this sharing? |
|--|---|------------------------------------|
| For our everyday business purposes — such as to process your transactions, maintain your account(s) or respond to court orders and legal investigations | Yes | Yes |
| For our marketing purposes — to offer our products and services to you | Yes | Yes |
| For joint marketing with affiliates | Yes | Yes |
| For joint marketing with non-affiliates | No | We don't share |
| For our affiliates' everyday business purposes — information about your transactions, accounts, etc. | Yes | Yes |
| For our non-affiliates' everyday business purposes — information about your transactions, accounts, etc., as necessary | No | We don't share |
| For our affiliates to market to you | Yes | Yes |
| For our non-affiliates to market to you | No | We don't share |

Questions?

Call (248) 509-8349

Who we are

Who is providing this notice?

Portfolio Solutions®
900 Wilshire Drive, Suite 200
Troy, MI 48084

What we do

How does Portfolio Solutions® 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 (such as password protection or encryption) and restricting access to physical files (such as locked cabinets or building).

How does Portfolio Solutions® collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Seek advice about your investments
- Enter into an investment advisory contract
- Provide us with information about your investment or retirement portfolio or earnings

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes
- 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.

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.

Definitions

| | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership and/or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• We do share with our affiliates. |
| Non-affiliates | <p>Companies not related by common ownership and/or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none">• We do not share with non-affiliates so that they can market to you.• We may/may not share information about your accounts and transactions with non-affiliates (attorneys, accountants, and other business professionals), as necessary |
| Joint marketing | <p>A formal agreement between non-affiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none">• We do jointly market with affiliates.• We do not jointly market with non-affiliates. |

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