

**FACTS****WHAT DOES ARIA RETIREMENT SOLUTIONS INC. 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:

- Name, address, social security number, income, income tax rate, net worth, financial objectives, risk tolerance and the names of beneficiaries;
- Information about existing insurance policies, wills, mortgages and tax returns; and
- Personal and household information such as spending habits, financial goals, health information and other records concerning customer financial condition.

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 ARIA chooses to share; and whether you can limit this sharing. In short, Aria does not share your personal information for any purpose other than to facilitate your transactions and for other everyday business purposes. You also will receive separate privacy policies from other financial companies involved with your prospective purchase or purchase of a product, which you should review carefully.

Reasons we can share your personal information	Does ARIA share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transaction, maintain your 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	NO	We don't share
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	We don't share
<b>For our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

**Questions?**

Call **1-877-575-2742**

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>ARIA RETIREMENT SOLUTIONS INC.</b>
<b>What we do</b>	
<b>How does Aria protect my personal information?</b>	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 employ physical, electronic and procedural safeguards for the protection of the personal information we collect about you.
<b>How does Aria collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or give us your income information</li> <li>▪ Provide us with financial information for our review or tell us about your investment or retirement portfolio</li> <li>▪ Buy and sell securities or make deposits or withdrawals from your account</li> </ul> <p>We also may collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</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.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Aria may be deemed to be an affiliate of Aegon, N.V., Transamerica Corporation and certain other financial and non-financial companies.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Aria Retirement Solutions does not share with nonaffiliates so they can market with you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Aria Retirement Solutions doesn't jointly market.</i></li> </ul>
<b>Please note:</b>	If you are a <i>new</i> customer, we can begin sharing your information <b>30 days</b> from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>Questions?</b>	Call <b>1-877-575-2742</b>