

# FACTS

## WHAT DOES HEFREN-TILLOTSON, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and transaction history</li> <li>■ Risk tolerance and investment experience</li> <li>■ Income and assets</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customer's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customer's</b> personal information; the reasons <b>Hefren-Tillotson, Inc.</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hefren-Tillotson share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, 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	Yes	No
<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	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 412-434-0990 and ask to speak with the Compliance Department or go to <a href="http://www.hefren.com">www.hefren.com</a>
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## Who we are

Who is providing this notice?

Hefren-Tillotson, Inc., 308 Seventh Avenue, Pittsburgh, PA 15222

## What we do

How does Hefren-Tillotson 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.

How does Hefren-Tillotson collect my personal information?

We collect your personal information, for example, when you

- Open an account or show your government-issued ID
- Make deposits or withdrawals from your account
- Seek advice about your investments

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 you
- Sharing for nonaffiliates to market 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.

- *Hefren-Tillotson does not have any affiliates.*

**Nonaffiliates**

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

- *Hefren-Tillotson 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.

- *Hefren-Tillotson does not jointly market.*

## Other important information

Hefren-Tillotson customers may be entitled to other privacy protections under applicable state laws. We will comply with relevant state laws that apply to the protection, use and disclosure of information about you.

If you wish to obtain a copy of your personal information, please write to us at the address above. If you believe that any such personal information is incorrect, please notify us.