

**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.

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

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

# WEBSITE PRIVACY POLICY

The Portfolio Solutions website uses cookies, tracking pixels and related technologies. Cookies are small data files that are served by our platform and stored on your device. Our site uses cookies dropped by us or third parties for a variety of purposes including to operate and personalize the website. Also, cookies may also be used to track how you use the site to target ads to you on other websites. By visiting our website, third parties may place cookies on your browsers for targeted advertising purposes. Types of data collected include cookie identifiers, and website activity. That this data may be used by third parties (such as AdRoll) to target advertising on other sites based on your online activity.

If you want to opt-out of receiving targeted advertising, please click the following link:

<http://www.networkadvertising.org/choices/>.