

PRIVACY NOTICE

FACTS	WHAT DOES THE FUND 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?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • account balances • account transactions • transaction history • wire transfer instructions • checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 the Fund choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Fund share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share

<p>For our affiliates to market to you – The Fund may share information with our affiliates about shareholders or shareholder accounts in order to make shareholders aware of services and products which the Fund think may be of interest or value to them</p>	<p>Yes</p>	<p>Yes</p>
<p>For nonaffiliates to market to you</p>	<p>No</p>	<p>We do not share</p>
<p>To Limit the Fund's Sharing</p>	<p>To limit our sharing, please contact the Fund by calling our toll-free phone number [toll-free number].</p> <p>Your choice to limit the personal information the Fund share with the affiliates will apply until you request a change. If you are a new customer, we can begin sharing your information with our affiliates for marketing purposes 30 days from the date we sent this notice. When you are no longer a customer, we continue to share your information as described in this notice.</p>	
<p>Questions?</p>	<p>If you have any questions or concerns regarding this notice or the Fund's privacy policies, please contact us at [toll-free number].</p>	