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FACTS	WHAT DOES FRANKLIN STREET ADVISORS, INC. (“FSA”) AND FRANKLIN STREET TRUST COMPANY (“FST”) DO WITH YOUR PERSONAL INFORMATION?
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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.
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WHAT?	<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"> ■ Social Security number and income ■ Assets and account balances ■ Investment experience and risk tolerance <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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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 FSA and FST choose to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Do FSA/FST share?	Can you limit this sharing?
For 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	No	No
For joint marketing with other financial companies	No	No
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	No
For our affiliates to market to you— Your personal information will only be shared among FSA and FST – not to other affiliates.	No	No
For non-affiliates to market to you	No	No

To limit our sharing	<p>Call (877) 489-2600.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days 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. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (877) 489-2600
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Who we are	
Who is providing this notice?	Franklin Street Advisors, Inc. and Franklin Street Trust Company

What we do	
How do FSA and FST 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, secured building access and secured office files.
How do FSA and FST collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or enter into an investment advisory contract ■ give us your income information or provide employment information ■ tell us about your investment or retirement portfolio or give us your contact information <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See "Other Important Information" below for more on your rights under state law.</p>
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 or control. They can be financial and nonfinancial companies:</p> <ul style="list-style-type: none"> ■ Fifth Third Bank, National Association. See www.53.com for a list of all affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information—California Customers

In response to a California law, we automatically treat accounts with California billing addresses as if you do not want to disclose personal information about you to non-affiliated third parties except as permitted by the applicable California law. We will also limit the sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Under the California Consumer Privacy Act (CCPA), California residents have the right to request that FSA and FST disclose the following to you:

- Categories of personal information FSA and FST has collected about you in the past 12 months
- Categories of sources from which your personal information is collected
- Business or commercial purpose for collecting your personal information
- Categories of third parties with whom FSA and FST shares your personal information
- Specific pieces of personal information FSA and FST has collected about you; and
- Whether or not your personal information has been sold.

You also have the right to request that we delete your personal information that we have collected from you and retained, subject to certain exceptions.

Please note: We may contact FSA and FST customers by phone or email to verify that the account holder is a California resident and is the person making this request or their authorized agent. For non-FSA and non-FST customers, we may send a letter requesting additional details to validate the requestor's identity and his or her California residency.

Please refer to the *Fifth Third Bank California Consumer Privacy Act Privacy Notice*, found on the Fifth Third Bank, NA (FSA and FST's parent company) Website at the following website address: <http://www.53.com/onlineprivacy>. This Notice fully outlines Fifth Third Bank, NA's CCPA compliance obligations, as well as your rights as a Consumer of Fifth Third Bank, NA, Franklin Street Advisors and Franklin Street Trust Company under the terms and conditions of CCPA.

This request process has been designed to meet the specific requirements of the CCPA on behalf of the residents of California. Fifth Third Bank, NA is not fulfilling requests from non-California residents at this time.