

## **APPENDIX I - PRIVACY NOTICE**

OneDigital values the trust its retirement plan clients have placed in it and is committed to the responsible management, use, and protection of information it acquires regarding the plan, its sponsor, and the plan's participants. However, OneDigital must use and share such information to provide the Services, as well to comply with applicable law.

As you read this document, please note that federal privacy laws only apply to individuals who have purchased a financial product or service for personal, family, or household purposes. As a result, the laws do not apply to services provided to retirement plans or other entities. However, it is the intent of OneDigital to maintain the confidentiality of any nonpublic, personal information of its retirement plan clients (including their participants and beneficiaries) as if that information was protected by federal privacy laws, and it will only disclose such information pursuant to the exceptions set forth below, unless specifically requested by the client.

### **Information We Collect From You**

OneDigital collects information about its retirement plan clients and their participants to help it provide the Services, offer new products or services, and fulfill legal and regulatory requirements. OneDigital collects information about its customers from the following sources:

- information provided to us, our affiliates, or our investment advisor representatives, such as from Client in the course of OneDigital's provision of the Services to the Plan or from plan participants in connection our investment education or financial wellness services.
- information provided by other unaffiliated third parties, such as from the plan's recordkeeper or custodian.
- information gleaned from public sources, such as the plan's Form 5500 filing.

However, unless we are providing investment management services to the Plans' participants, OneDigital typically does not collect or retain their personal, identifiable information ("PII") such as their social security number, birth date, net worth, assets, or income. In the event OneDigital is managing a participant's Plan account pursuant to a separate agreement, it will provide that participant with a separate Privacy Notice regarding our use of PII.

### **Sharing Information**

OneDigital will not disclose nonpublic information related to the Client or any PII of the plan's participants or beneficiaries without prior consent, unless the disclosure is needed to:

- provide the Services, including, without limitation:
  - providing investment education or financial wellness services to the plan's participants;
  - educating terminated participants regarding available options for their Plan account assets; or
  - providing concierge service to Client in working with the plan's vendors;
- responding to participants' requests for additional investment advisory/management services;

- providing the Plan's participants with marketing materials regarding OneDigital's products and/or services, as well as those offered pursuant to joint agreements with our affiliates or non-affiliated third parties; but only if: i) the offering of the product or service has been authorized by Client; and ii) all parties offering the products and/or services have agreed, in writing, to protect the confidentiality of the information and to not use it for any other purpose;
- enforce any of OneDigital's rights, including the collection of any fees or other payments due;
- provide any of OneDigital's affiliates, including Triad Advisors, LLC, its affiliated broker-dealer, with information regarding its operations, or as reasonably required pursuant to the proposed or actual sale, merger, transfer, or exchange of all, or a portion of, its business;
- comply with the request or requirements of regulatory and/or law enforcement organizations;
- respond to a subpoena or discovery request; or
- provide disclosures as otherwise permitted or required by law.

OneDigital may provide such information to OneDigital's affiliates and/or unaffiliated financial or non-financial services providers as necessary pursuant to the exceptions listed above. However, OneDigital will not sell, share, or disclose any nonpublic personal information to unaffiliated third-party marketing companies.

Any California resident's personal information disclosed by the Client is only for limited and specified purposes of OneDigital fulfilling its obligations under this Agreement. To the extent not preempted by applicable Federal regulations, OneDigital shall comply with applicable obligations under the California Privacy Rights Act (the "Act") regarding California residents, including providing the same level of privacy protection as required thereunder. Company may take reasonable and appropriate steps to help ensure that OneDigital uses any such disclosed personal information in a manner consistent with the Client's obligations under the Act. OneDigital shall notify Client if it makes a determination that it can no longer meet its obligations under the Act. The Client may, upon such notice from OneDigital, take reasonable and appropriate steps to stop and remediate unauthorized use of such personal information. Additional information about OneDigital's privacy policies can be found at <https://www.onedigital.com/privacy-policy/>.

### **Safeguarding Information**

OneDigital recognizes the need to prevent unauthorized access to the information it collects, including information held in electronic format. As a result, OneDigital limits access to customers' confidential or nonpublic personal information only to personnel who need the information to provide the Services. OneDigital maintains physical, electronic, and procedural safeguards regarding its customers' information to ensure it complies with this policy, industry practices, and federal and state regulations, including after this Agreement is terminated.