

## PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

Effective Date: March 30, 2021

This notice contains disclosures required by the California Consumer Privacy Act of 2018 ("CCPA"), is only relevant to residents of California and applies only to the collection or other use of "personal information" that is subject to the CCPA.

**Information We Collect.** In the past 12 months, we have collected the following categories of personal information about California consumers:

- Identifiers
  - This includes information containing a real name, alias, email address, postal address, Internet Protocol (IP) address, account name, Social Security number, driver's license number, passport number, or other similar personal identifiers.
- Other personal information categories, as listed in the California Customer Records statute
  - This includes a signature, physical characteristics or description, telephone number, education, employment, or employment history.
- Protected classification characteristics under California or federal law
  - This includes information pertaining to age (40 years or older), race, citizenship, marital status, sex, veteran or military status.
- Commercial information
  - This includes account activity, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- Biometric information
  - Examples of biometric information include fingerprints, faceprints, voiceprints, and iris or retina scans.
- Internet or other similar network activity
  - Examples of this information include browsing history, search history, information on a consumer's interaction with a website ("cookies"), application, or advertisement.
- Professional or employment-related information
  - Examples of this information includes current or past job history or performance evaluations.
- Non-public education information
  - Such information includes education records directly related to a student maintained by an educational institution or party acting on its behalf.

We do not knowingly collect or solicit personal information from anyone under the age of 18.

**Categories of Sources.** We collect personal information from the following categories of sources:

- Directly from you, such as through your communications and correspondence, as well as customers' transactions and investments with us and others;
- Indirectly from you and from other sources or service providers, including, but not limited to: administrators, banks, auditors, law firms, employment agencies; and
- Government entities.

**Use of Personal Information.** We may use and disclose the personal information we collect for one or more of the following business and commercial purposes:

- Providing you with information about our products and services;
- Providing performance and other updates;
- One or more of the following business purposes:
  - Providing products and performing services (for us or our service provider) such as account servicing, processing orders and payments, and analytics;
  - Vendor and employment management and to accomplish our business purposes and objectives;
  - Legal compliance; and
  - Internal operations.

For example, we use personal information to fulfill your transactions; respond to your communications; conduct risk and security control and monitoring; detect and prevent fraud; perform accounting, audit and other internal functions; comply with law, legal process and internal policies; maintain records; facilitate corporate transactions; and exercise rights and defend legal claims.

**Sharing Personal Information.** We may provide personal information to:

- Service providers, including but not limited to: administrators, banks, auditors, law firms, employment agencies;

- Business partners and affiliates; and
- Legal or government regulatory authorities as required by applicable law.

In the past 12 months, we have not sold any personal information we collect to third parties, and we have shared the categories of personal information we collect only as set forth above.

**Rights of California Consumers.** The CCPA provides a California consumer the following rights, subject to certain exceptions and limitations:

- The right to request (a) the categories and specific pieces of personal information we collect, use, disclose, and sell about you, (b) the categories of sources from which we collected your personal information, (c) our purposes for collecting or selling your personal information, (d) the categories of your personal information (if any) that we have either sold or disclosed for a business purpose, and (e) the categories of third parties with which we have shared personal information. These access and data portability rights do not apply to (i) personal information collected about employees, job applicants, contractors or similar individuals and used only within the context of such a relationship ("employment-related personal information") or (ii) personal information reflecting a written or verbal business-to-business communication ("B2B personal information");
- For certain categories of personal information, the right to request a list of what personal information (if any) we disclosed to third parties for their own direct marketing purposes in the past 12 months and the names and addresses of those third parties;
- The right to request that we delete the personal information (other than employment-related personal information or B2B personal information) we have collected from you or maintain about you;
- The right to opt out of our sale(s) (if any) of your personal information; and
- The right not to receive discriminatory treatment for the exercise of the privacy rights conferred by the CCPA.

**Exercising Your Access and Data Portability Rights.** To exercise the access and data portability rights described above, please submit a verifiable consumer request to us at the information provided below. We cannot respond to your request or provide you with

personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Please describe your request with sufficient detail for us to properly understand, evaluate and respond to it.

**Requests from Authorized Agents.** If you would like an authorized agent to submit a CCPA request on your behalf or if you are an authorized agent of a consumer and registered with the Secretary of State to conduct business in California, please send us an email at [clientservice@capstoneco.com](mailto:clientservice@capstoneco.com) for instructions and details on proof required for use of an authorized agent, including a copy of the written permission signed by the consumer for the agent to act on the consumer's behalf in this manner.

**Right of Non-Discrimination.** You have the right not to receive discriminatory treatment by us for exercising any of your CCPA rights.

**Reasonable Access for Consumers with Disabilities.** Persons with disabilities may contact us about obtaining this Privacy Policy in alternative format by contacting us via phone or email, as described below.

You may submit requests relating to your exercise of rights under the CCPA to us: via phone at 212-232-1420 or via email at [clientservice@capstoneco.com](mailto:clientservice@capstoneco.com).