

<b>FACTS</b>	<b>WHAT DOES WELLS FARGO INSURANCE, INC. DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and credit-based insurance scores</li> <li>• Assets and Insurance claim history</li> <li>• Employment information</li> </ul>
<b>How?</b>	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 Wells Fargo Insurance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WFII share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to place insurance coverage, to service your account, respond to court orders and legal investigations, or share your information with insurance companies.	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>To limit our sharing</b>	Call 1-866-878-0775 or contact us in writing at:  Wells Fargo Insurance, Inc. 550 South 4 <sup>th</sup> Street, 10th Floor Minneapolis, MN 55415
<b>Questions?</b>	Call 1-866-878-0775 or go to <a href="https://www.wellsfargo.com/privacy-security">wellsfargo.com/privacy-security</a>

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Wells Fargo Insurance, Inc. and Wells Fargo Bank, N.A. (when acting as an insurance agency)

<b>What we do</b>	
<b>How does Wells Fargo Insurance, Inc. protect my personal information?</b>	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 virus detection, firewalls and other software designed to protect access to customer data. To learn more please visit <a href="https://www.wellsfargo.com/privacy-security">https://www.wellsfargo.com/privacy-security</a>
<b>How does Wells Fargo Insurance, Inc. collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• apply for insurance</li> <li>• pay insurance premiums</li> <li>• file an insurance claim</li> <li>• enter into an investment advisory contract</li> <li>• tell us about your investment or retirement portfolio</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul>

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Our affiliates include financial companies with Wells Fargo in their name such as Wells Fargo Bank, N.A., and Wells Fargo Clearing Services, LLC.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Wells Fargo Insurance, Inc. does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial and nonfinancial companies that together market financial and nonfinancial products or services to you. <ul style="list-style-type: none"> <li>• Wells Fargo Insurance, Inc. does not jointly market.</li> </ul>

<b>Other important information</b>	
<b>Important Notice about Credit Reporting:</b> We may report information about your account(s) to credit bureaus and/or consumer reporting agencies.	
<b>Do Not Call Policy:</b> This Privacy Policy constitutes Wells Fargo's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Wells Fargo maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on the Wells Fargo Do Not Call list.	
<b>For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA only:</b> Information includes customer information obtained from you and third parties used to provide you with insurance options. You have the right to request access to the information we maintain about you. You may also request that inaccurate information be changed. To gain access to or to correct information, submit a request in writing to the office that services your insurance account or, send your written request to: Compliance Manager, Wells Fargo Insurance, Inc., 550 South 4 <sup>th</sup> Street, 10 <sup>th</sup> Floor, Minneapolis, MN 55415. The request should include your name, address, telephone number and a description of the information you would like to access or correct. We will either mail a copy of the information to you for a fee or make the information available to you in person at our offices.	

<b>Information about the compensation earned by Wells Fargo Insurance, Inc.</b>	
<p>Thank you for your business and the opportunity to serve you. We want you to understand how we are compensated for the services we provide and give you the opportunity to request specific information about your insurance policies.</p> <p><b>How are we paid?</b></p> <p>We receive compensation from the insurance companies we represent when placing your insurance. Our compensation is usually a percentage of the premium you pay for your insurance policy or bond (a "commission"), which is paid to us by the insurance companies for placing and servicing your insurance or bonds with them. Intermediaries, such as wholesale brokers, may sometimes be used to access certain insurance companies. Such intermediaries will allocate a portion of the compensation from the insurance companies to us and may, in some cases, be an affiliated company. We receive payments from insurance companies to defray the cost of services provided for them, including advertising, training, certain employee compensation, and other expenses. We earn interest on premiums received from you and forwarded to the insurance companies through our bank accounts. Some of the insurance companies we represent may pay us additional commissions, sometimes referred to as contingent or bonus commissions, which may be based on the total volume of business we sell for them, and/or the growth rate of that business, retention rate, claims loss ratio, or other factors considering our entire book of business with an insurance company for a designated period of time. The amount of premium you pay for a policy may change over the term of the policy. For example, your endorsement requests will affect the premium. Should the premium for any of your policies change, the amount of compensation paid to us by the insurance company would change accordingly.</p>	<p><b>What if you want more information?</b></p> <p>At your request, we can provide a complete list of your active insurance policies. We can also provide you a detailed statement regarding our compensation on your account and how the compensation is calculated. You can also ask questions about our relationships with the insurance companies we represent on your account or about any of the information in this communication.</p> <p><b>Thank you, again, for choosing us for your insurance</b></p> <p>If you need additional information, please call 1-866-878-0775 to speak with one of our customer service representatives. They are available Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time.</p>