

RIVERFRONT INVESTMENT GROUP LLC
PRIVACY NOTICE

FACTS	WHAT DOES RIVERFRONT INVESTMENT GROUP 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 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 assets■ Name, address, email address and phone number■ Educational/employment history■ Income, risk tolerance, and previous investment experience■ Account balances and transaction history
How?	<p>All financial companies need to share customers’ personal information to run their everyday business. We do not share client information with outside parties who may wish to market their products to you. We may disclose the information we collect to non-affiliated third parties that are acting on our behalf, or as permitted or required by law, including:</p> <ul style="list-style-type: none">• Companies that perform support services for us, such as brokerage services and asset and accounting reconciliations;• Non-affiliated third parties such as attorneys, accountants, auditors, and persons or consulting firms who are evaluating our business or are assessing our compliance with industry standards;• Government entities, courts, or other entities (in response to subpoenas and other legal processes), or those with whom you have requested us to share information. <p>In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons RiverFront Investment Group ("RiverFront") chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does RiverFront 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	Yes
For joint marketing with other financial companies	No	We do not share
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none">■ Call 1-866-583- 0744, or email info@riverfrontig.com■ Visit us online: riverfrontig.com or■ 1214 East Cary Street, Richmond, VA 23219
Questions?	Call 1-866-583-0744 or info@riverfrontig.com

Who is providing this notice?	RiverFront Investment Group, LLC ("RiverFront")
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What we do:	
How does RiverFront protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include:</p> <ul style="list-style-type: none">• Computer safeguards and secured files and buildings;• Regular training of associates on privacy and information security; and on their obligations to protect client information;• Limiting employee access to client information to those who have a business reason to know; and• Secure destruction of client information.
How does RiverFront collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">■ Open an account■ Provide account information■ Make deposits or withdrawals from your account <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for a partnership interest I hold jointly with someone else?	<p>Your choices apply to all parties, unless you inform RiverFront otherwise in writing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>RiverFront does not share with affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>RiverFront does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">■ <i>RiverFront does not jointly market.</i>