

Wells Fargo Advisors Canadian Customer Privacy Policy

Regarding Collection and Use of Personal Information



At Wells Fargo Advisors, we are committed to protecting customer privacy and safeguarding personal information in every transaction, at every level of our organization.

This privacy policy ("Policy") is for Wells Fargo Advisors, LLC, and its affiliated broker dealer, Wells Fargo Advisory Financial Network, LLC, (collectively "Wells Fargo Advisors" "we", "our" or "us"), and applies to personal information ("Personal Information") we collect in connection with our provision of investment products and services to our Canadian customers, and prospective customers, or their representatives, officers or principals ("Canadian Customers").

We do not use Personal Information for purposes other than as outlined in this Policy unless we have consent or are otherwise required or permitted to do so.

1. What Information We Collect

We will only collect the Personal Information we need for the purposes described in this Policy. We may collect Personal Information about Canadian Customers, which may include individual consumers, and representatives, officers or principals of Canadian companies, trusts and other types of Canadian entities (collectively "Canadian Entities"). The Personal Information we collect includes, but is not limited to:

- information establishing individual identity, such as name, signature authorization, passport, driver's license, Social Insurance Number, other governmental identification information, home address and telephone number, documents that verify address, home and cellular telephone number, date of birth, country of domicile and background check information;
- information pertaining to business relationships, such as employer, position held, length of employment, documents that verify employment, and email address
- information pertaining to financial; resources, such as salary and other income, credit history, sources of wealth, assets, and financial relationships;
- information about customer transactions or experiences with us and other Wells Fargo affiliated companies;

- Information about investment objectives, investment experience and sophistication, investment risk tolerances and liquidity needs; and
- Information about parties to or from whom Canadian Customers may wire or otherwise transmit/transfer funds or other assets, and the information and supporting documentation explaining the nature and purpose of such payments or transfers.

For Canadian Customers that are Canadian Entities, the Personal Information about its representatives, officers and principals of the Canadian Entities may be collected directly from those individuals or may be collected from other individuals on behalf of the Canadian Entities. It is generally necessary for a Canadian Customer or its representatives to provide the Personal Information described in this section, for the purposes outlined herein, including providing services requested of Wells Fargo Advisors and complying with our legal or regulatory obligations or policy requirements.

2. How We Use Personal Information

We may use the Personal Information we collect for the following purposes:

- to provide the investment products and services requested by Canadian Customers;
- to protect Canadian Customer and Canadian Entity accounts from unauthorized access or identity theft;
- to comply with "know your customer" obligations based on applicable anti-money laundering and anti-terrorism requirements, customer due diligence or other similar laws and regulations;
- to fulfill other legal and regulatory obligations pertaining to investment transaction suitability, foreign exchange and international trade laws and other laws, rules, regulations and ordinances applicable to Wells Fargo Advisors;
- to confirm a person's authority, and any restrictions thereupon, as a representative, officer or principal of a Canadian Entity;
- to verify the creditworthiness of a Canadian Customer or any proposed guarantor on a lending or credit arrangement who will assume liability for any debts of a Canadian Customer; and to verify a Canadian Customer's guarantor's ability to repay any

debts or convey collateral in connection with any debts;

- to communicate with our Canadian Customers and their representatives through various channels using contact information provided;
- to promote or market Wells Fargo Advisors investment products and services;
- to promote or market investment products and services of Wells Fargo Advisors affiliates and other investment products and services that may be of interest to you
- to manage our risks and operations; and
- for other legitimate purposes required or permitted by law.

We will keep Personal Information for no longer than its intended business purpose or for a longer period as required by law regulation, contract or legal process.

3. Consent and Choices

In most cases we ask for permission to collect, use and disclose Personal Information in connection with the purposes described in this Policy before we collect Personal Information. In some cases, if we obtain Personal Information from Canadian Entities about their business representatives or principals, we may ask them to disclose the purposes for which such Personal Information is requested and obtain consent from such representatives and principals. We may rely on representations from such Canadian Entities that they have provided notice and obtained consent.

In some cases, we may assume consent when individuals provide their Personal Information directly to us in connection with an investment transaction or service for purposes of completing that investment transaction or providing that service. In limited situations, we may collect and use Personal Information without consent. These include when we are legally required to disclose information, for our protection (such as collection and fraud prevention) and to comply with law, regulations or regulatory authority. An individual may withdraw consent, subject to our right to continue to use Personal Information to fulfill our contracts with the Customer, collect debts or as otherwise permitted or required by law.

Choices for Marketing Communications

You are in control of how we may contact you for marketing products and services, and we provide the opportunity to tell us not to use Personal information for such purposes. If you do not want to receive marketing and sales materials by direct mail, telephone, facsimile or email, please submit

your request to the Privacy Office in Section 7 herein or provide it to your relationship manager at Wells Fargo. We will comply with your request within 10 days after receiving it.

4. When We Share Information

We will endeavor not to share Personal Information for any purpose incompatible with the purposes listed above unless it is authorized by the individual to whom it relates, or is necessary to comply with a legal or regulatory obligation

In order to carry out the purposes outlined in Section 2, we may disclose Personal Information to other Wells Fargo affiliated entities. Wells Fargo has affiliated entities operating in Canada, the United States and around the world. We may use the Personal Information to provide a variety of investment products and services that may be offered by affiliated entities. If you prefer that we not share your Personal Information with Wells Fargo affiliated entities, you may opt out of this disclosure by contacting us at the Privacy Office in Section 7, subject to our right to continue to disclose it as permitted by applicable law or to service existing relationships with our customers.

Wells Fargo Advisors may from time to time disclose Personal Information to other parties that perform services on our behalf, such as service providers, accountants, auditors and legal counsel. These service providers may be located in the United States or other jurisdictions which may not provide the same level of data protection as Canada

Personal Information disclosed to service providers or Wells Fargo affiliated entities located in other jurisdictions is subject to the laws of those jurisdictions and may be available to governmental agencies or law enforcement in those jurisdictions. For more information about our policies and procedures relating to use of service providers outside Canada, contact the Privacy Office identified in Section 7.

There are also a limited number of additional circumstances in which we may share Personal Information with third parties such as:

Legal Requirements: Subject to applicable law, we may disclose Personal Information if required or permitted by law or regulation or in the good faith belief that such action is necessary to:

- comply with a legal obligation or in response to a request from public authorities or self-regulatory bodies to which we are subject, wherever we may do business;

- protect and defend the rights or property of Wells Fargo Advisors;
- detect, prevent or report to law enforcement agencies fraud or other illegal activity;
- verify identity and conduct required due diligence;
- act in urgent circumstances to protect the personal safety of clients and employees of Wells Fargo Advisors or the public;
- as permitted or required by law; and
- protect against any legal liability.

Business Transfers, Combinations and Related Activities:

As we develop our business, we might sell, buy, restructure or reorganize businesses or assets. In the event of any actual or proposed sale, merger, reorganization, restructuring, dissolution or any similar event involving our business or assets, Personal Information may be shared with the relevant entity or may be part of the transferred assets. The recipient will be obligated to manage the Personal Information it receives from us in accordance with the Privacy Policy then in effect.

5. Safeguarding and Managing Information

Personal Information is maintained in our offices or on our servers (or those of our service providers). We take reasonable and appropriate measures to keep Personal Information accurate, and up-to-date. In an effort to prevent the loss, misuse, unauthorized access, disclosure, alteration or destruction of Personal Information, Wells Fargo Advisors will take appropriate physical, organizational and technical measures to protect Personal Information. For example, we limit employee access to personal information to those who have a business reason to know, and we contractually require service providers to maintain certain security standards designed to ensure that Personal Information is protected. All Wells Fargo entities follow the same set of data security policies to protect Personal Information.

6. Requests for Access or Correction of Personal Information

Requests to access or correct any Personal Information held about you must be submitted in writing to the address listed in the Customer Inquiries at Section 7 herein. After we have verified your identify, we will endeavor to provide you with the information you have requested within the time specified by local law or within a reasonable period of time, and, where permitted by law, may charge an appropriate fee to cover the costs of responding to the request. If the information about you is shown to be inaccurate, we will endeavor to correct it as appropriate. If we decline to provide the Personal Information held or to make the correction

requested, we will provide you with the reasons for declining the request.

7. Customer Inquiries

We have a Privacy Office which oversees our compliance with this policy and law. Please direct all requests relating to access, correction, marketing opt outs, complaints, any questions regarding this Policy, or for a copy of our Policy for the Protection of Personal Information to:

Privacy Office
 Attn. Privacy Officer
 Wells Fargo Advisors, LLC
 MAC H0004-065
 1 N Jefferson Ave
 6th Floor
 Saint Louis, MO (USA)
 63103-2205

T: 1-888-528-8460

Your comments are valuable to us and we assure you that we will do our best to address them.

8. Modifications

This Policy may be modified as a result of amendments to the law or regulations or due to other reasons. In such case, an amended Policy will be provided to you and posted on our website at <https://www.wellsfargoadvisors.com/disclosures/privacy.htm>. The page providing the Policy shall contain a date as to when the Policy was last updated.