

FACTS

WHAT DOES GOLDMAN SACHS & CO. LLC 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- Transaction history and risk tolerance
- Account information and employment information

How?

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 Goldman Sachs & Co. LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Goldman Sachs & Co. LLC 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

For Retirement Accounts, call 1-855-783-7283 or e-mail us at support@honestdollar.com.
For all other Advisory Accounts, call 1-833-474-6837 or email us at support@invest.goldman.com.

Please note: If you are a *new* customer, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described above. However, you may contact us at any time to limit our sharing.

Questions? For Retirement Accounts, e-mail us at support@honestdollar.com.

For all other Advisory Accounts, e-mail us at support@invest.goldman.com.

Who we are

Who is providing this notice?	This privacy notice is provided by Goldman Sachs & Co. LLC in connection with its digital advisory solutions offering, which includes business done under the name Honest Dollar by Goldman Sachs. Goldman Sachs & Co. LLC is a wholly-owned affiliate of The Goldman Sachs Group, Inc.
--------------------------------------	---

What we do

How does Goldman Sachs & Co. LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Goldman Sachs & Co. LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Give us your contact information • Enter into an investment advisory contract • Give us your income information • Make deposits or withdrawals from your account <p>We also may collect your personal information from others, such as credit bureaus, affiliates, or 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. See below for more on your rights under state law.</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>Our affiliates include Goldman Sachs Asset Management, L.P., Goldman Sachs Bank USA, The Goldman Sachs Trust Company, N.A., The Goldman Sachs Trust Company of Delaware, The Ayco Company, L.P., and our parent company The Goldman Sachs Group, Inc.</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>Goldman Sachs & Co. LLC 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>Goldman Sachs & Co. LLC's joint marketing partners include other financial services companies.</i>

Other Important Information

For CA Customers: In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our companies to the extent required by California law.

For NV Customers: We are providing you this notice pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 1-855-783-7283 for Retirement Accounts or by calling 1-833-474-6837 for all other Advisory Accounts. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.

For VT Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law. Additional information concerning our privacy policies can be found at www.honestdollar.com or by calling 1-855-783-7283 for Retirement Accounts, and at invest.goldman.com or by calling 1-833-474-6837 for all other Advisory Accounts.