California Privacy Notice

American Century Investments is providing this California Privacy Notice to give California residents additional information required by the California Consumer Privacy Act (the “CCPA”).

The CCPA gives California residents specific rights with respect to the personal information that businesses collect about them. These rights include:

- The right to know about personal information collected, disclosed, or sold
- The right to request deletion of their personal information
- The right to opt-out of the sale of their personal information
- The right not to be discriminated against for exercising their privacy rights

This California Privacy Notice provides additional information about these rights and about the information we collect about California residents.

Please note that American Century Investments does not and will not sell your personal information.

If you are an American Century Investments client, the information we collect about you in connection with your account is not governed by the CCPA and is not subject to access or deletion requests. Rather, it is governed by federal privacy law (the Gramm-Leach-Bliley Act and related regulations). To learn more about how we protect the personal information of our clients, please review our Privacy Notice.

Categories of Personal Information Collected

The following table summarizes the categories and sources of personal information we collect from California residents generally, examples of data elements within each category, and the purpose for collecting and sharing the personal information.

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<tr>
<th>Category and Sources of Personal Information</th>
<th>Representative Data Elements</th>
<th>Purpose for Collecting and Sharing</th>
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<tbody>
<tr>
<td><strong>Contact Information</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We may collect this information from:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- You</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Third parties, such as companies that help us maintain the accuracy of our data and data aggregators that help us complete and enhance our records</td>
<td>• Full name, nicknames, and previous names (such as maiden names)</td>
<td>We use this type of information to identify you and communicate with you, including:</td>
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<tr>
<td></td>
<td></td>
<td>• To send transactional messages (such as account statements, confirmations, or SMS notifications)</td>
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<td></td>
<td></td>
<td>• To send marketing and related communications</td>
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<tr>
<td></td>
<td></td>
<td>• To personalize our communications and provide customer service</td>
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<tr>
<td></td>
<td></td>
<td>• For our Everyday Business Purposes*</td>
</tr>
</tbody>
</table>

<p>| <strong>Government-Issued Identification Information Numbers</strong> |                              |                                   |
| We may collect this information from:       |                              |                                   |
| - You                                       |                              |                                   |
| - Third parties, such as consumer reporting agencies, which verify the information you provided | • Social Security number | We use this type of information: |
|                                             | • Driver's license number    | • To identify you |
|                                             | • Passport number            | • To maintain the integrity of our records |
|                                             |                              | • For customer verification, credit, and reference checks |
|                                             |                              | • For security and risk management, fraud prevention, and similar purposes |
|                                             |                              | • For our Everyday Business Purposes* |</p>
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<td><strong>Biometric Identifiers</strong>&lt;br&gt;We may collect this information from you when you interact with us</td>
<td>• Voice biometrics</td>
<td>We use this type of information:&lt;br&gt;• To identify and authenticate you&lt;br&gt;• For security and risk management, fraud prevention, and similar purposes&lt;br&gt;• For our Everyday Business Purposes*</td>
</tr>
<tr>
<td><strong>Other Unique Identifiers</strong>&lt;br&gt;We may collect this information from:&lt;br&gt;• You, when you interact with us&lt;br&gt;• Third parties, such as ad delivery or analytics companies</td>
<td>• Account numbers&lt;br&gt;• System identifiers (e.g., username or online credentials)&lt;br&gt;• Device identifier&lt;br&gt;• Advertising identifier</td>
<td>We use this type of information:&lt;br&gt;• To identify you and your device, including to associate you with different devices that you may use&lt;br&gt;• For record-keeping and reporting, including for data matching&lt;br&gt;• For metrics and analytics&lt;br&gt;• To track your use of products, services, and digital content, including for ad delivery and personalization&lt;br&gt;• For our Everyday Business Purposes*</td>
</tr>
<tr>
<td><strong>Relationship Information</strong>&lt;br&gt;We may collect this information from:&lt;br&gt;• You&lt;br&gt;• Third parties that provide access to information you make publicly available, such as social media&lt;br&gt;• Third parties that provide information that helps us understand our customers, including data aggregators and public records providers&lt;br&gt;We may also infer information about you based on information that you have given us and your past interactions with us and other companies.</td>
<td>• Personal characteristic and preferences, such as your age range, martial and family status, and languages spoken&lt;br&gt;• Communication and marketing preferences&lt;br&gt;• Beneficiary information&lt;br&gt;• Household demographic data, including from real estate records and census data&lt;br&gt;• Data from social media profiles, such as Facebook, Twitter, LinkedIn and similar platforms&lt;br&gt;• Education information&lt;br&gt;• Professional information&lt;br&gt;• Hobbies and interests&lt;br&gt;• Propensity scores obtained from third parties, such as likelihood that you may be interested in certain purchases or experiencing life events</td>
<td>We use this type of information:&lt;br&gt;• To better understand you and to understand our customers and prospective customers generally&lt;br&gt;• To fulfill our business relationship with you or the person or entity you are associated with, including customer service&lt;br&gt;• To design and improve our products, services, and programs that benefit our customers&lt;br&gt;• To identify prospective customers&lt;br&gt;• To facilitate event registration and management for online and in-person events&lt;br&gt;• For internal business purposes, such as quality control, training, and analytics&lt;br&gt;• For our Everyday Business Purposes*</td>
</tr>
<tr>
<td><strong>Transaction and Interaction Information</strong>&lt;br&gt;We may collect this information from:&lt;br&gt;• You&lt;br&gt;• Third parties that process transactions</td>
<td>• Customer account information, qualification data, transaction history, instructions, and related records&lt;br&gt;• Customer service records&lt;br&gt;• Non-biometric data collected for authentication or authorization (such as passwords, signatures, and account security questions)&lt;br&gt;• Visitor logs</td>
<td>We use this type of information:&lt;br&gt;• To fulfill our business relationship with you, including customer service&lt;br&gt;• For recordkeeping and compliance, including dispute resolution&lt;br&gt;• For internal business purposes, such as finance, quality control, training, reporting, and analytics&lt;br&gt;• For risk management, fraud prevention, and similar purposes&lt;br&gt;• For our Everyday Business Purposes*</td>
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| **Inferred and Derived Information**        | • Propensities, attributes, and/or scores generated by internal analytics programs  
• Your household or device based on your interactions with us and our digital content | We use this type of information:  
• To better understand you and our customers and prospective customers generally  
• To design and improve our products, services, and programs that benefit our customers  
• To identify prospective customers  
• For internal business purposes, such as quality control, training, and analytics  
• For our Everyday Business Purposes* |
| **Online and Technical Information**        | • IP Address  
• MAC Address, SSIDs or other device identifiers or persistent identifiers  
• Online user ID  
• Password  
• Device characteristics (such as browser information)  
• Web Server Logs  
• Application Logs  
• Browsing Data | We use this type of information:  
• For system administration and technology management, including optimizing our websites and applications  
• For information security and cybersecurity purposes, including detecting threats  
• For recordkeeping, including logs and records that maintained as part of transaction information  
• To better understand our customers and prospective customers and to enhance our relationship information, including by associating you with different devices and browsers that you may use  
• For online targeting and advertising purposes  
• For our Everyday Business Purposes* |
| **Audio Visual Information**                | • Photographs  
• Video images  
• CCTV recordings  
• Call center recordings and call monitoring records  
• Voicemails | We use this type of information:  
• For internal business purposes, such as call recordings used for training, coaching or quality control  
• For relationship purposes, such as use of photos and videos for publication purposes  
• For security and risk management, fraud prevention, and similar purposes  
• For recordkeeping and compliance, including dispute resolution  
• For premises security purposes and loss prevention  
• For our Everyday Business Purposes* |
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| **Financial Information**                  | • Financial account number and details  
• Payment card information  
• Household asset information and related details  
• Credit reports and credit scores | We use this type of information:  
• To fulfill our business relationship with you, including processing payments  
• For recordkeeping and compliance, including dispute resolution  
• For risk management, fraud prevention, and similar purposes  
• To better understand you and our customers and prospective customers generally  
• For our Everyday Business Purposes* |
| **Health Information**                      | • Information about physical or mental health, disability status, medical treatment or diagnosis, or information on payment for healthcare services that you have provided in relation to client service (e.g., hardship forms, investment planning questionnaires)  
• Information needed to accommodate disabilities  
• Information about workplace accidents and occupational safety | We use this type of information:  
• To fulfill our business relationship with you, including customer service  
• For recordkeeping and compliance, including dispute resolution  
• For risk management, fraud prevention and similar purposes  
• For our Everyday Business Purposes* |
| **Geolocation Data**                        | • Approximate location or region you are in when you interact with our digital content or for telephone calls  
• Latitude and longitude data associated with a physical address  
• Precise location when you visit our premises (e.g., from mobile devices or CCTV) | We use this type of information:  
• To provide the information or services requested  
• To fulfill our business relationship with you, including customer service  
• For information security and fraud prevention  
• For our Everyday Business Purposes* |
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| **Compliance Data**                         | • Compliance program data, including customer screening records, individual rights requests, consents, and other records maintained to demonstrate compliance with applicable laws, such as tax laws, Know Your Customer (KYC), Office of Foreign Assets Control (OFAC), and anti-money laundering (AML) laws  
• Occupational and environmental safety records  
• Records maintained in conjunction with legal matters, litigation, or that are subject to legal holds  
• Records relating to complaints and internal investigations, including compliance hotline reports  
• Records of privacy and security incidents, including any security breach notifications | We use this type of information:  
• To comply with and demonstrate compliance with applicable laws  
• For legal matters, including litigation and regulatory matters, including for use in connection with civil, criminal, administrative, or arbitral proceedings, or before regulatory or self-regulatory bodies, including service of process, investigations in anticipation of litigation, execution or enforcement of judgments and orders  
• For internal business purposes, such as risk management, audit, internal investigations, reporting, and analytics  
• For our Everyday Business Purposes* |
**Everyday Business Purposes** encompasses purposes for which personal information may be used:

- To provide the information, product, or service requested by the individual or as reasonably expected given the context in which with the personal information was collected (such as customer credentialing, providing customer service, personalization and preference management, providing product updates, bug fixes, and dispute resolution)
- For identity and credential management, including identity verification and authentication, system and technology administration
- To protect the security and integrity of systems, networks, applications, and data, including debugging activities to identify and repair errors; detecting, analyzing, and resolving security threats and incidents; and collaborating with cybersecurity centers, consortia, and law enforcement regarding potential threats
- For fraud detection and prevention
- For auditing related to interactions with an individual and concurrent transactions, including counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with specifications and standards
- To perform services on behalf of us or a service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling requests, processing payments, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of us or a service provider
- For short-term, transient use, subject to restrictions as may apply under applicable law
- For legal and regulatory compliance, including all uses and disclosures of personal information that are required or permitted by law or reasonably needed for compliance with company policies and procedures, such as anti-money laundering programs, security and incident response programs, intellectual property protection programs, and corporate ethics and compliance hotlines
- For internal business purposes, such as service provider management, finance, security, information technology and physical infrastructure, record retention, corporate audit, analysis, training, quality assurance, and reporting
- To enforce our contracts and to protect against injury, theft, legal liability, fraud, or abuse or to protect people or property, including physical security programs
- To undertake internal research and activities to verify and maintain products or services and to develop changes to, or new, products and services
- To de-identify personal information or create aggregated datasets, such as for consolidating reporting, research, or analytics
- To make back-up copies for business continuity and disaster recovery purposes
- For corporate governance, including mergers, corporate reorganization, acquisitions, and divestitures

**Categories of Third Parties with Whom We Share Personal Information**

We may need to share personal information from each of the categories listed in the table above with the following types of third parties:

- Professional advisors, including lawyers, bankers, auditors, and insurers, to the extent such information is relevant to their performance of their services
- Our service providers. These include service providers who:
  - Help us process transactions, administer accounts, provide security, and prevent fraud
  - Provide marketing, advertising, analysis, and communication services
  - Provide IT services, such as cloud services, IT consulting, and software-as-a-service
- Regulators and other government bodies
- Third parties in connection with a reorganization, restructuring, merger, acquisition, or transfer of assets
- Other third parties as required by law, including pursuant to legally binding subpoenas, court orders, and similar instruments
Your Rights and How to Exercise Them

If you are a California resident, you may have various rights with respect to the personal information we process about you, depending on how you interact with us. These rights include:

Access. You may have the right to request that we disclose the categories and specific pieces of information we have collected about you. We are not required to respond to more than two such requests by the same individual within a 12-month period.

Deletion. You may have the right to request that we delete the personal information we have collected about you.

Non-Discrimination. You have the right not to be discriminated against for exercising your privacy rights under the CCPA.

Because we do not and will not sell your data, we do not process requests to opt-out of the sale of personal information.

If you are a California resident and you would like to exercise your rights under the CCPA, you may:

- Submit a request online; or
- Call us at 1-888-224-3863.

We will need to verify your identity before we can fulfill your request. This generally includes matching up to three pieces of your personal data (as provided in your request) with our internal records. If you are requesting more sensitive information, we may require you to provide additional verification, such as a government-issued ID. We will do our best to respond to a verified request within 45 days, unless there are grounds for extending our response timeframe by up to an additional 45 days. In the event of an extension, we will explain to you why the extension is necessary. In some cases, your ability to access or delete your personal information will be limited, as required or permitted by applicable law, even when the CCPA applies to the personal information we have about you.

If you would like to contact us for more information, please call us at the number listed above.

Last revised: January 1, 2020