

# Sterling Capital Statement of Online Privacy Practices

## About Sterling Capital

SterlingCapital.com provides information about products and services offered by Sterling Capital Management (“Sterling Capital”). The website is managed by Sterling Capital and this document details Sterling Capital’s online privacy practices when you visit SterlingCapital.com. While Sterling Capital is a subsidiary of Truist Financial Corporation (“Truist”), this policy does not apply to any other Truist websites or any websites of other Truist affiliates and subsidiaries, even if those websites are accessible through SterlingCapital.com.

Sterling Capital cares about the privacy and security of our clients’ personal information and protecting your information is consistent with our purpose, mission, and values. We believe it is helpful to have an overview of how this commitment is applied as Sterling Capital collects, uses, and protects your personal information when you visit us online.

Sterling Capital’s business address is 4350 Congress Street, Suite 1000, Charlotte, NC 28209, USA.

## What Does This Policy Cover?

This Sterling Capital Statement of Online Privacy Practices describes how we collect information when you visit or use Sterling Capital’s website. It also describes how we use and share such information and explains your privacy rights and choices. Our online services are intended for a U.S. audience. The terms “Sterling Capital,” “we,” “us,” or “our” mean Sterling Capital. “You” means an individual who visits SterlingCapital.com and does not refer to a business or other entity or to individuals outside the U.S.

This policy does not apply to companies other than Sterling Capital, such as third party websites to which we link online. Please review the privacy policies of other websites and services you visit to understand their privacy practices.

## What Information Do We Collect?

When you visit Sterling Capital’s website we may collect the following information:

- Your browser type (e.g., Google Chrome, Microsoft Edge, Apple Safari, Mozilla Firefox)
- Your Internet Protocol or “IP” address (a number that is automatically assigned to your device by your Internet Service Provider. An IP address is identified and logged automatically whenever you visit a website, along with the time of the visit and the pages that were visited).
- The presence of any software on your device that may be necessary to view our site
- Configuration information about the device you are using, including, but not limited to, your device type, web browser type and version, operating system type and version, display/screen settings, language preferences
- Personal information submitted through forms, registrations and/or applications on our website, including:
  - Name
  - Email Address
  - Telephone Number
  - Company
  - Title
  - Location
  - Usernames
  - Passwords
  - Investment professional identification (yes or no)
  - Client status (current client or not)

- Search engine traffic referral information
- Website analytics information such as pages visited and average time spent on a particular page

## How Do We Use the Information We Collect?

The information we collect online helps Sterling Capital to:

- Carry out day-to-day business operations
- Enhance user experience through diagnosis of server, software or technical problems
- Analyze usage of various documents and pages on the site
- Ensure that suitable content is provided to each user
- Fulfill regulatory requirements

Note: When you provide us your mobile telephone number, you authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status and device details, if available, to our third-party service provider, solely to verify your identity and prevent fraud for the duration of the business relationship. See the [Sterling Capital Privacy Policy](#) for how we treat your data.

## How Do We Share the Information We Collect?

Please see the [Sterling Capital Privacy Policy](#) for information on how your personal information may be shared; and how you may be able to limit certain types of sharing. Please see the [Sterling Capital Privacy Policy](#) for the reasons we share your personal information.

### Residents of California

The California Consumer Privacy Act Privacy Notice describes your privacy rights and explains how to exercise those rights. View the [Sterling Capital California Consumer Privacy Act Privacy Notice](#).

### Individual Rights

If your account information is incomplete, inaccurate or not current, please contact your client service representative or financial advisor. We may ask you to verify your identity in order to help us securely respond efficiently to your request.

## What Technologies Do We Use?

Sterling Capital may employ various technologies to collect information, including:

- **Cookies:** Cookies are pieces of information stored directly on a device. Sterling Capital uses cookies to provide information for many purposes, including security, to facilitate navigation, to display information more effectively, and to personalize/customize online experience. They also use cookies to make session navigation seamless, understand user behavior and collecting data for marketing.
- **Cross-device tracking tools:** Cross-device tracking tools are a set of techniques used to help link a particular user across a number of devices, sometimes including noncomputing devices (e.g., a smart television). While the specific techniques can vary, they often rely on combining a set of “deterministic” data, which is from a device in which a person provided a login and associated tools such as cookies, and associating activity using probabilistic, or statistical, techniques.
  - Sterling Capital uses Google Analytics to understand user behavior, and in profiling. It recognizes which of your devices link through use of technology that includes cookies and your IP address. Visit the [Google Analytics Privacy website](#) for more information on cross-device tracking and/or

to unlink your devices. Install a Google Analytics Opt-Out Browser Add-On by clicking on this link: <https://tools.google.com/dlpage/gaoptout>

- **Third-party plugins:** Third-party plugins are add-ons that provide additional feature(s) to an existing software program. Plugins may collect information (e.g., the pages visited), and share it with the company that created the plugin even when the user does not interact with it. Sterling Capital uses plugins for a number of purposes, including assisting with accessibility and social media (e.g., the LinkedIn “Follow”, YouTube or Vimeo player buttons). Third party plug-ins are governed by the privacy policies of the companies that created them.

**Password Encryption:** Sterling Capital uses Password Encryption to ensure the information you provide us remains secure. It is needed to translate your personal login information on the Sterling Capital website into a secure code. Encryption is the most effective and widely used way to ensure your login information is secure.

## Interacting with Sterling Capital Online

### Visiting the Sterling Capital Website from Outside the United States

If you are visiting the Sterling Capital website, please be aware that your personal information may be transferred to, or stored and processed in, the U.S. We will rely on legally provided mechanisms (e.g., derogations such as performance of a contract) to lawfully transfer personal data across borders.

### Retention Period

We store your personal information as long as it is required to meet our contractual and legal obligations, or if we have a legitimate business need to do so.

### Third Party Links

SterlingCapital.com may contain links to other websites that may be helpful to our users. Sterling Capital provides these links for convenience and is not responsible for the content or privacy practices of these external sites. We encourage users to review the privacy policies of these sites before using them.

### Security

To protect personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third party service providers to ensure information remains confidential and secure.

### Social Media

Sterling Capital maintains a social media page on LinkedIn. SterlingCapital.com contains a direct link to the Sterling Capital LinkedIn page, which is used to share timely and relevant information about economic markets, as well as products and services offered by Sterling Capital. Please note that any content posted on any social media site is subject to the terms of use and privacy policies of those platforms. Please refer to each individual social media platform for more information on their privacy policies.

### Email

Email transmitted across the internet is not normally protected and may be intercepted and viewed by others. You should refrain from sending confidential or private information via unsecured email to Sterling Capital. To ensure secure communications, we encourage clients to contact Sterling Capital to request secure email communication. Sterling Capital may retain the content of your emails or our replies to confirm proper responses to your questions/requests and to comply with legal and regulatory requirements.

## **Protecting your Children**

Sterling Capital does not knowingly collect, maintain or use personally identifiable information from children under the age of thirteen. We are not responsible for the data collection and use practices of nonaffiliated third parties that are linked from our websites. Your child's online privacy is protected by the Children's Online Privacy Protection Act (COPPA). Visit the Federal Trade Commission's [COPPA Website](#) for more information.

## **Online Privacy Practices Updates**

Sterling Capital's Online Privacy Practices are subject to change at any time. Any changes will become effective when posted on the Sterling Capital website. Please review the Online Privacy Practices on the Sterling Capital website periodically. If we revise them in a material way, we will provide a conspicuous notice on our website when any changes take effect.

## **Response to Automated Signals Requesting Not to Track**

Because Sterling does not sell your personal information, we do not respond to any Global Privacy Controls, or similar browser-level settings.

## **Consent**

By using SterlingCapital.com, you consent to the collection, use and storage of your personal and non-personal information as described in this policy.

## **Contact Us**

If you have any questions or comments regarding Sterling Capital's Online Privacy Practices, please call 877-835-4836 to leave a message and a Sterling Capital representative will return your call.

**Last updated September 2022.**