

FACTS	WHAT DOES FINANCE OF AMERICA 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 account balances • Credit scores and income • Payment history and transaction history 	
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 Finance of America chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Finance of America 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	<ul style="list-style-type: none"> - Call toll-free at (833) 411-1461 - Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions	Call toll free at (833) 411-1461.	
Mail-in Form		
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Loan Number	
	Mail to: Finance of America, Attn: Privacy Notice, 1 West Elm Street, First Floor, Conshohocken, PA 19428	

Who we are	
Who is providing this notice?	<ul style="list-style-type: none"> Finance of America Reverse LLC
What we do	
How does Finance of America protect my 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 Finance of America collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> Apply for a loan or give us your contact information Give us your wage statements or tell us about your investment or retirement earnings Provide employment information or provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <i>Our affiliates include Finance of America Reverse LLC, including its d/b/a AAG, Finance of America Mortgage LLC, Finance of America Capital Management LLC, Incenter Securities Group LLC, and nonfinancial companies, such as Silvernest, Inc. and Incenter Solutions LLC.</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>Finance of America 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>Our joint marketing partners include insurance providers and warranty or service contract providers.</i>
Other Important Information	
<p>For California Residents: In accordance with California law, we will not share information we collect about California residents with nonaffiliates except as permitted by law, such as to service the customer's accounts. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.</p> <p>For Nevada Residents: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling us at (888) 488-8471. You also may contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, at 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: AGINFO@ag.nv.gov.</p> <p>For Vermont Residents: In accordance with Vermont law, we will not share information we collect about Vermont residents with nonaffiliates except as permitted by law, such as to service the customer's accounts. We will not share creditworthiness information about Vermont residents with our affiliates except with the authorization or consent of the Vermont resident.</p> <p>For North Dakota Residents: In accordance with North Dakota law, we will not share information we collect about North Dakota residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to maintain or service the customer's account.</p>	