

## PRIVACY POLICY

As an Account Owner of the State Farm® College Savings Plan, you are entitled to know how Union Bank and Trust Company, OFI Private Investments Inc. and OppenheimerFunds Distributor, Inc. protect your personal information and how we limit its disclosure.

### Information Sources

We obtain nonpublic personal information about our participants from the following sources:

- ◆ Applications or other forms.
- ◆ When you create a password/PIN for online Account access.
- ◆ When you enroll in our electronic document delivery service.
- ◆ Your transactions with us, our affiliates or others.
- ◆ When you set up challenge questions to reset your password/PIN online.

If you visit **sfcollegesavingsplan.com** and do not log on to the secure account information areas, we do not obtain any personal information about you. When you do log on to a secure area, we will obtain your password/PIN to identify you. We also use this information to provide you with products and services you have requested, to inform you about products and services that you may be interested in and assist you in other ways.

We do not collect personal information through our website unless you willingly provide it to us in those areas of the website that request information.

### Protection of Information

We do not disclose any nonpublic personal information (such as names on a customer list) about current or former customers to anyone, except as permitted by law.

### Disclosure of Information

We send your State Farm Registered Representative (as designated by you) copies of confirmations, Account statements and other documents reporting activity in your Account(s). We may also use details about you and your investments to help us, our financial service affiliates or firms that jointly market their financial products and services with ours, to better serve your investment needs or suggest financial services or educational material that may be of interest to you. If this requires us to provide you with an opportunity to “opt in” or “opt out” of such information sharing with a firm not affiliated with us, you will receive notification on how to do so, before any such sharing takes place.

### Right of Refusal

We will not disclose your personal information to unaffiliated third parties (except as permitted by law), unless we first offer you a reasonable opportunity to refuse or “opt out” of such disclosure.

### Internet Security and Encryption

To protect your own privacy, confidential and/or personal information should only be communicated via email when you are advised that you are using a secure website.

As a security measure, we do not include personal or account information in non-secure emails, and we advise you not to send such information to us in non-secure emails.

We do not guarantee or warrant that any part of our website, including files available for download, are free of viruses or other harmful code. It is your responsibility to take appropriate precautions, such as use of an antivirus software package, to protect your computer hardware and software.

- ◆ When you login to your account, your login is secured by SSL and 256-bit encryption. SSL is used to establish a secure connection between your PC and the State Farm College Savings Plan server. It transmits information in an encrypted and scrambled format.
- ◆ Encryption is achieved through an electronic scrambling technology that uses a “key” to code and then decode the data. Encryption acts like the cable converter box you may have on your television set. It scrambles data with a secret code so that no one can make sense of it while it is being transmitted. When the data reaches its destination, the same software unscrambles the data.
- ◆ You can exit the secure area by either closing your browser, or for added security, you can use the log out button before you close your browser.

### Other Security Measures

We maintain physical, electronic and procedural safeguards to protect your personal Account information. Our employees and agents have access to that information only so that they may offer you products or provide services, for example, when responding to your Account questions.

### How You Can Help

You can also do your part to keep your Account information private and to prevent unauthorized transactions. If you obtain a password/PIN for your Account, do not allow it to be used by anyone else. Also, take special precautions when accessing your Account on a computer used by others.

### Who We Are

This joint notice describes the privacy policies of Union Bank and Trust Company, OFI Private Investments Inc. and OppenheimerFunds Distributor, Inc. with respect to their services to the State Farm College Savings Plan. It applies to all Accounts you presently have or may open in the future with the State Farm College Savings Plan, using your Social Security Number whether or not you remain an Account holder. This notice was last updated on June 23, 2017. In the event it is updated or changed, we will post an updated notice on our website at **sfcollegesavingsplan.com**. If you have any questions about these privacy policies, contact OFI Private Investments Inc. at PO Box 173865, Denver, CO 80217-3865, or call the State Farm College Savings Plan at **1 800 321 7520**.

