

Decedent IRA New Account Application



Complete this application to establish a mutual fund Individual Retirement Account (IRA) for which you are a beneficiary and the shareowner is now deceased. *If you are a spousal beneficiary and wish to treat the account as your own, please complete the IRA New Account Application.*

The **USA PATRIOT Act** requires the Federated Hermes Funds (the **"Funds"**) to obtain, verify, and record information that identifies each person who opens an account. Failure to provide required information may result in processing delays. Additional documentation may be requested. If we are unable to verify this information, your account may be closed and you will be subject to all applicable costs.

Prior to completing this application, carefully review all sections of the applicable UMB Bank n.a. Account Information Kit available at FederatedInvestors.com. A copy may also be requested by contacting Client Services.

Please complete all applicable fields using blue or black ink, and print clearly in capital letters.

1. Investor Information and Mailing Address

Complete 1a if registering the Decedent IRA as an individual beneficiary.

Complete 1b if registering the Decedent IRA in the name of a Trust, Estate, Minor, or Business Entity.

If you are a Federated Hermes employee, please provide your employee ID number. (Dealer #91602/000)

1a. Individual Registration

Complete the following and proceed to Section 4.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name (First, MI, Last, Suffix)	Social Security or Tax ID Number	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Address	City	State Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address (if different)	City	State Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime Phone Number	Evening Phone Number	Email Address

1b. Trust, Estate, Minor, or Business Registration

Completion of Section 2 and 3 is required if registering the Decedent IRA to a Business Entity; see Section 2 for entity types.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Trust, Estate, Minor, or Business Entity	Trust/Estate/Entity Tax ID Number	Date of Trust
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name of Trustee, Executor, Custodian, Officer (First, MI, Last, Suffix)	Social Security or Tax ID Number	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Address	City	State Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address (if different)	City	State Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime Phone Number	Evening Phone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Legal Name of Co-Trustee, Co-Executor, Minor (First, MI, Last, Suffix)	Social Security or Tax ID Number	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Address	City	State Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address (if different)	City	State Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime Phone Number	Evening Phone Number	Email Address

2. Business Entity Type

Select one type of registration for the new account. Completion of Section 3 is required for Business Entities, unless the entity is a publicly traded corporation or federal/state regulated bank. Official documentation to verify the entity's form of organization is required. Please call Client Services for examples of acceptable documentation.

- C-Corporation or Incorporated Bank, Savings & Loan (040)
If publicly Traded Corporation, provide CUSIP number or Ticker Symbol
If Banking Institution, provide FDIC number
- Non-Profit (061)
 Partnership (041)
 Non-Exempt (063)
 Business Trust (070)
- S-Corporation or S-Incorporated Bank, Savings & Loan (440)

Country Where Organization Was Established

- U.S. Resident Alien Nonresident Alien

Country of Establishment, if not U.S.

Tax Residency

- U.S. Other

+ Country of Tax Residence, if not U.S.

+ To claim tax treaty benefits, also complete and submit an IRS Form W8-BEN.

3. Certification of Beneficial Owners and Controlling Person

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. This section, parts a and b, must be completed for the following legal entities: corporations, partnerships, and any other similar business entities formed in the United States or a foreign country.

3a. Beneficial Owner Information

Provide the following information for each individual, if any, who directly or indirectly owns 25% or more of the equity interests of the legal entity listed in Section 1b (e.g., each natural person that owns 25% or more of the shares of a corporation).

- Beneficial Owner Not Applicable. Complete Section 3b.

- Beneficial Owner(s) listed below:

A.

Full Legal Name (First, MI, Last, Suffix) Percentage Date of Birth

Social Security or Tax ID Number Passport Number (if not U.S. Citizen) Country (do not abbreviate)

Street Address (No P.O. Box) City State Zip Code

B.

Full Legal Name (First, MI, Last, Suffix) Percentage Date of Birth

Social Security or Tax ID Number Passport Number (if not U.S. Citizen) Country (do not abbreviate)

Street Address (No P.O. Box) City State Zip Code

C.

Full Legal Name (First, MI, Last, Suffix) Percentage Date of Birth

Social Security or Tax ID Number Passport Number (if not U.S. Citizen) Country (do not abbreviate)

Street Address (No P.O. Box) City State Zip Code

D.

Full Legal Name (First, MI, Last, Suffix) Percentage Date of Birth

Social Security or Tax ID Number Passport Number (if not U.S. Citizen) Country (do not abbreviate)

Street Address (No P.O. Box) City State Zip Code

3. Certification of Beneficial Owners and Controlling Person (continued)

3b. Controlling Person

Provide the following information for an individual with significant responsibility for managing or directing the legal entity, including executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer). *Note: An individual listed in Section 3a may also be listed as the Controlling Person.*

<input type="text"/>		<input type="text"/>	
Full Legal Name (First, MI, Last, Suffix)		Title	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Social Security or Tax ID Number	Passport Number (if not U.S. Citizen)	Country (do not abbreviate)
<input type="text"/>		<input type="text"/>	<input type="text"/>
Street Address (No P.O. Box)		City	State Zip Code

4. Relationship to Original IRA Owner

The Setting Every Community Up for Retirement Enhancement (SECURE) Act made changes to rules related to retirement accounts, including required minimum distribution (RMD) rules (which impacts unclaimed property (escheatment) laws of certain states). Accordingly, you must identify your beneficiary relationship with the original owner of the IRA/Roth IRA. **If you need further guidance, please contact your tax advisor.**

Please select only **one** beneficiary type:

First Generation Beneficiary Options:

(Inheriting Directly from the Original IRA Owner)

- First Generation Non-Designated Beneficiary (1st Gen NDB)
Select this option if the inherited IRA is being transferred to an entity beneficiary (estate, charity, trust)
- First Generation Eligible Designated Sole Spouse Beneficiary (1st Gen EDB-Sole Spouse)
Select this option if you are a sole spouse and you are not electing to treat as your own IRA.
- First Generation Eligible Designated Minor Beneficiary of Deceased Owner (1st Gen EDB-Minor)
Select this option if the inherited IRA is for a minor (under the age of 18) who is a direct descendent (son or daughter) of the deceased shareholder.
- First Generation Eligible Designated Beneficiary – Other (1st Gen DB)
Select this option if you are eligible for Life Expectancy payments (chronically ill beneficiary, disabled beneficiary, eligible designated beneficiary less than 10 years younger than original account owner.)
- First Generation Designated Beneficiary
Select this option if you are not eligible for Life Expectancy (sibling of deceased, grandchild of deceased, child over the age of 18.)

Succeeding Generation Beneficiary Options:

(Inheriting from the Original IRA Owner's beneficiary)

- Succeeding Generation Beneficiary when First Generation was Eligible Designated Sole Spouse Beneficiary (2nd or > Gen EDB-Sole Spouse)
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was an Eligible Designated Sole Spouse.
- Succeeding Generation Beneficiary when First generation was Eligible Designated Minor of Deceased Owner (2nd or > Gen EDB-Minor)
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was a minor son or daughter (under the age of 18) of the original account owner.
- Succeeding Generation Beneficiary when First Generation was Eligible Designated Beneficiary – Other (2nd or > Gen EDB-Other)
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was eligible for Life Expectancy payments and was not the sole spouse or minor direct decedent of the original account owner.
- Succeeding Generation Beneficiary when First Generation was a Designated Beneficiary (2nd or > Gen DB)
Select this option if you are a second generation or greater beneficiary when the first generation beneficiary was a designated beneficiary who was not eligible for Life Expectancy payments.

Prior Owner(s) of IRA/Roth IRA – Succeeding Generation Beneficiary

Complete only if you selected one of the Succeeding Generation Beneficiary options above. Please provide all previous owner information of this IRA/Roth IRA.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous IRA Owner Full Name	Date of Birth	Date of Death
<input type="text"/>	<input type="text"/>	<input type="text"/>
Previous IRA Owner Full Name	Date of Birth	Date of Death

5. Decedent IRA Installment Distribution/RMD Selection

Complete this section to indicate the type of distribution for the inherited IRA/Roth IRA. **If you need further guidance, please contact your tax advisor.**

5a. IRA Owners Over RMD Age - Not applicable for Roth IRAs

Important transfer restriction for owners that were over the RMD age.* In the year of the owner's death, any unpaid RMD amounts for that year cannot be transferred to your IRA.** These amounts must be paid to you.

Check and complete if applicable.

- Distribute the amount of the remaining RMD in a single payment.
- _____ was calculating the RMD amount.
Client Name
- Please distribute \$ _____ to satisfy the remaining RMD.

*RMD age is 70½ if the account owner's date of birth was on or before June 30, 1949. RMD age is 72 if the account owner's date of birth was after June 30, 1949.

**Under the CARES Act, RMDs were waived for calendar year 2020.

5b. Beneficiary Installment Distribution Instructions

Select the appropriate installment instructions for the reported beneficiary type listed above for the inherited IRA/Roth IRA.

Spouse Beneficiary Options

Life Expectancy Payment (Distributions may be no later than December 31st of the calendar year immediately following the year in which the IRA owner died.)

- Pay the total account balance over the applicable life expectancy beginning on _____ | _____ | _____ | _____ | _____
Month Year

Note: Life expectancy payments will be calculated using the birth date of the beneficiary. If the original account owner died prior to January 1, 2020, you can elect to have life expectancy calculated on the original account owner's date of birth or the beneficiary's date of birth.

Request a Distribution

- Establish systematic distribution of \$ _____ over a period of _____ years / _____ months.

Non-Spouse Non-Designated Beneficiary Options

If the non-spouse beneficiary is an entity (i.e., the estate, a charity or a non-qualified trust) the only option for such beneficiaries of (1) traditional IRAs if the IRA owner died before RMD age,* or (2) Roth IRAs, is to distribute the full balance by the end of the fifth calendar year following the year of the IRA owner's death.

Request a Distribution

- Establish systematic distribution of \$ _____ over a period of 5 years.
- Request a distribution in the future.

Non-Spouse Eligible Designated Beneficiary Options

If the beneficiary is an "eligible designated beneficiary," such beneficiary may receive RMDs calculated with reference to his or her life expectancy. An "eligible designated beneficiary" is any individual who is the surviving spouse of the IRA owner, a child of the IRA owner who has not attained the age of 18 (upon such child attaining the age of majority any remaining assets must be distributed no later than the end of the tenth calendar year after the calendar year in which the child reaches the age of 18); certain disabled and chronically ill individuals, and an individual not listed above who is less than 10 years younger than the IRA owner. **Please consult with your tax advisor to determine if you qualify as an eligible designated beneficiary.**

Life Expectancy Payment

- Pay the total account balance over the applicable life expectancy beginning on _____ | _____ | _____ | _____ | _____
Month Year

Request a Distribution

- Establish systematic distribution of \$ _____ to begin on _____ | _____ | _____ | _____ | _____
Month Year
- Request a distribution in the future.

11. Account Service Options

Telephone Exchange automatically applies to your account. When you exchange, you sell shares of one fund to pay for the purchase of shares in another fund. Exchanges are permitted between funds in the same share class provided the registration and Taxpayer Identification Number are identical. Before requesting an exchange, please read the fund's prospectus to ensure all requirements are met.

Telephone Redemption by Check, which allows you to authorize distributions by phone, automatically applies to your account. A check is made payable to the account owner and mailed to the address you provided in Section 1.

Systematic Withdrawal Program (SWP) (\$50 minimum per fund) is available for taking IRA distributions. An IRA Request for Distributions Form is required and is available at FederatedInvestors.com or by calling Client Services.

Note: Certain requirements apply for Class B Shares; please see the prospectus for details.

12 Related Accounts - Concurrent and Accumulated Purchases

The front-end sales charge may be reduced or eliminated by combining purchases in all related accounts of the Funds.

12a. Existing Accounts

<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number

12b. Additional Related Accounts

<input type="text"/>	<input type="text"/>
Spouse Full Legal Name (First, MI, Last, Suffix)	Social Security or Tax ID Number
<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Full Account Number
<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Full Account Number
<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Full Account Number

Children must be under age 21 to be listed as an eligible related account.

<input type="text"/>	<input type="text"/>
Child Full Legal Name (First, MI, Last, Suffix)	Social Security or Tax ID Number
<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Full Account Number
<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Full Account Number
<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Full Account Number

To add additional existing and/or related accounts, attach a separate sheet that includes all information requested above; sign and date the sheet.

13. Fund Document Delivery and Account Access

13a. Householding

Only one mailing of the following documents will be sent if two or more members of a household with the same last name own separate accounts in the same fund:

- Prospectus
- Annual and semi-annual report
- Any proxy or information statement (each account receives a separate proxy card)

If you prefer to receive duplicate documents — one for each account — check this box.

To update this preference in the future, please call Client Services.

13. Fund Document Delivery and Account Access (continued)

13b. Online Account Access/Electronic Delivery (E-Delivery)

A full range of easy-to-use services are available to help you securely manage your investments online. For 24/7 access to your account information, transaction processing, and E-Delivery, simply sign up at **MyFederatedHermesAccount.com**. *Note: Some trade restrictions may apply.*

To go paperless, select to receive any or all of the following documents electronically:

- | | |
|---|---|
| <input type="checkbox"/> Account Statements | <input type="checkbox"/> Newsletter and Marketing Materials |
| <input type="checkbox"/> Fund Documents and Reports | <input type="checkbox"/> Tax Documents (if applicable) |
| <input type="checkbox"/> Proxy Materials | <input type="checkbox"/> Select All |

Note: If you have selected to receive Account Statements electronically and wish to receive *one cumulative year-end paper statement*, check this box.

By consenting to E-Delivery, you understand:

1. In place of paper documents, you will receive an email notifying you when the items chosen to be received electronically are available online via FederatedInvestors.com.
2. E-Delivery will continue until you revoke your consent.
3. You must provide any changes to your email address. If emails are returned as undeliverable, your account will be reset to receive paper documents until a valid email address is provided.
4. E-Delivery is provided free of charge; however, your internet service provider and/or telephone company may charge you for internet access.

Please notify me when the selected information is available at:

Email Address

14. Acknowledgments and Signature Certification

By signing below, you:

- Acknowledge that you have received, read, accepted and specifically incorporated the applicable UMB Bank, n.a. Account Information Kit by reference to this New Account Application.
- Acknowledge that you have received, read, and accepted the Privacy Policy and Notice.
- Verify that you have read the prospectus for each fund in which you are investing.
- Acknowledge that Federated Hermes does not act as a fiduciary with respect to shareholder accounts and does not provide investment, tax, or legal advice.
- Certify that you have authority and legal capacity to purchase mutual fund shares and are of legal age in your state.
- Appoint UMB Bank n.a., P.O. Box 219318, Kansas City, MO 64121-9318, as Custodian of your IRA.
- Understand that the account is effective the day the Custodian accepts this application by issuing a confirmation statement.
- **For corporations and other business entities:** I/we certify that each of the persons signing below has been elected and is now legally holding the office shown with his or her name, and is authorized to sell, assign, transfer and/or deliver any and all stocks, bonds, and/or other securities registered in the name of this corporation, partnership or business entity. I/we agree that the Funds or their transfer agent may rely upon this authorization until I/we notify the Funds or their transfer agent of any changes by submitting a corporate resolution that is certified within 12 months or a certificate of incumbency that is certified within 60 days of presentment.
- Acknowledge that the information provided in this Application is true, correct, and complete to the best of your knowledge.
- Authorize the Funds or their transfer agent to act on telephone instructions believed to be genuine for any service authorized on this form. Provided reasonable procedures are used to confirm telephone instructions are genuine, you agree that the Funds, their transfer agent, their respective officers, directors, affiliates and agents will not be liable for any losses, claims, expenses and liabilities that result from accepting such telephone instructions.
- Understand that all Systematic Investment and Withdrawal Programs, Systematic Withdrawal by Check and Systematic Exchange continue indefinitely until you request cancellation or are deemed a "lost shareholder."
- Acknowledge that: (i) if the Fund determines that you are a lost shareholder, all account activity, program elections and mailings may be suspended; and (ii) account assets may be transferred to the appropriate state if no activity or communication occurs in your account within the time period specified by state law.
- Acknowledge that certain fees may be charged to your account as described in the Fee Schedule below.
- Understand that mutual funds are not obligations of, or guaranteed by, any bank or insured by the FDIC. You understand that since a mutual fund investment involves risk, including possible loss of principal, the value of an investment, when sold, may be greater or less than the amount originally invested.
- Agree that neither UMB Bank n.a., Federated Securities Corp., the Funds, their transfer agent, nor their respective officers, directors, or affiliates will be responsible for the authenticity of any instructions given and will be fully indemnified and held harmless from any and all direct and indirect liabilities, losses or costs.

14. Acknowledgments and Signature Certification (continued)

Under penalties of perjury, I certify that:

1. The taxpayer identification number shown on this form is correct, (or I am waiting for a number to be issued to me), and
2. The taxpayer listed on this form is not subject to backup withholding because: (a) it is exempt from backup withholding, or (b) it has not been notified by the Internal Revenue Service (IRS) that it is subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified the taxpayer that it is no longer subject to backup withholding, and
3. Each owner of the account is a U.S. person (including a U.S. resident alien).

The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Social Security or Tax ID Number

All investors must sign exactly as their names appear in Section 1, including capacity (Trustee, Executor, Custodian, Officer, etc.).

Signature of Owner, Trustee, Executor, Custodian, Officer, etc.

Date

Signature of Co-Trustee, Co-Executor, Officer, etc.

Date

15. Annual Fee

Each December, an annual fee of \$15.00 **per** IRA account type registered under the same Social Security or Tax Identification Number is automatically deducted by the Fund.

16. Mailing Instructions

Please mail this application and any additional documentation to **The Federated Hermes Funds:**

Regular Mail:

P.O. Box 219318
Kansas City, MO 64121-9318

Overnight Delivery:

430 W 7th Street, Suite 219318
Kansas City, MO 64105-1407

Client Services 1-800-341-7400, Option 4

For more information, visit our website at [FederatedInvestors.com](https://www.federatedinvestors.com)

Federated Shareholder Services Company



Privacy Policy and Notice

Last Updated: January 1, 2023

Federated Hermes, Inc. ("Federated Hermes," "we," "our," or "us") is committed to maintaining the confidentiality, security, and integrity of customer, client, and shareholder information. In this Privacy Notice, we describe how Federated Hermes obtains your nonpublic personal information ("Personal Information"), how it is used, and how it is kept secure.

California Residents: If you are a resident of California, you may have additional rights regarding your personal information. Please review our California Consumer Privacy Act ("CCPA") Notice regarding your rights under the CCPA. The applicable notice may be found here: <https://www.federatedinvestors.com/policies/california-consumer-privacy-act-notice.do>.

Personal Information Federated Hermes Collects

Federated Hermes may collect Personal Information about you from the following sources:

- We may collect Personal Information from you or your financial representative on account applications, other forms or electronically, such as your name, address, Social Security number, assets, and income.
- We may collect information from you or your financial representative through transactions, correspondence, and other communications, such as specific investments and account balances.
- We may obtain other Personal Information in connection with providing you a financial product or service, such as depository or debit account numbers.

Information Sharing Policy

Except as described below, Federated Hermes does not share or disclose client, customer, or shareholder Personal Information. If you decide to close your account(s) or become an inactive customer, we will continue to follow these privacy policies and practices.

Federated Hermes will not disclose Personal Information, including account numbers, access numbers, or access codes for deposit or transaction accounts to any nonaffiliated third party for use in telemarketing, direct mail, or other marketing purposes.

Federated Hermes limits the sharing of Personal Information about you with financial and non-financial companies or other entities, including companies affiliated with Federated Hermes, and other, nonaffiliated third parties, to the following:

- Personal Information that is necessary and required to process a transaction or to service a client, customer, or shareholder relationship. For example, sharing Personal Information with a company that provides account record keeping services or proxy services to shareholders.
- Personal Information that is required or permitted by law. For example, to protect you against fraud or with someone who has a legal or beneficial interest, such as your power of attorney, or in response to a subpoena.
- Some or all of the information described above with companies that perform joint marketing or other services on our behalf. For example, with the financial intermediary (bank, investment advisor, or broker-dealer) through whom you purchased Federated Hermes products or services, or with providers of joint marketing, legal, accounting or other professional services.
- Personal Information (which may include anonymized Personal Information) with third-party vendors that offer Federated Hermes sales data and analytics services, which vendors are subject to confidentiality obligations. These services may include operational assistance, transaction processing, and assisting with sales and marketing efforts.

Notwithstanding any other provision of this Privacy Notice, for the avoidance of doubt, nothing herein prevents reporting possible violations of federal law or regulation to any governmental agency or entity or making other disclosures protected under the whistleblower provisions of federal law or regulation. However, the protections provided for Personal Information under state and federal privacy law is not superseded by the federal whistleblower rules. As a result, the release of Personal Information, even to a government agency or entity, remains protected under state and federal privacy rules, and could be considered a violation of federal privacy rules, until the SEC or other government entity specifically request the Personal Information to support a claim made by the whistleblower.

Information Security

Federated Hermes uses federal guidance and standards to develop and implement its reasonable security safeguards to prevent unauthorized access to and otherwise protect your Personal Information. Specifically, Federated Hermes maintains physical, electronic, and procedural safeguards to protect your Personal Information, and has procedures in place for its appropriate disposal and protection against its unauthorized access or use when we are no longer required to maintain the information. Please refer to our Security Policy for further information regarding how Federated Hermes makes doing business with us online more secure and convenient here: <https://www.federatedinvestors.com/policies/security-policy.do>.

If Federated Hermes shares Personal Information, it is made available for limited purposes and under controlled circumstances. We require third parties to comply with our standards for security, confidentiality, and integrity. These requirements are included in written agreements between Federated Hermes and such third-party service providers.

Each of the following sections explains an aspect of Federated Hermes' commitment to protecting your Personal Information and respecting your privacy.

Employee Access to Personal Information

Federated Hermes employees must adhere to Federated Hermes' security, privacy, and confidentiality policies. Employee access to Personal Information is authorized for business purposes only and is based on an employee's need for the information to service client, customer, and shareholder accounts or comply with legal requirements.

Visiting a Federated Hermes Website

- Federated Hermes' website maintains statistics about the number of visitors and the information viewed most frequently. These statistics are used to improve the content and level of service we provide to our clients, customers, and shareholders.
- Information or data entered into a website will be retained. The information we collect depends on how you use our website (see our Cookie Notice at: <https://www.federatedinvestors.com/policies/cookie-notice.do>).
- "Cookies" are used to improve your online experience. A cookie is a small file stored on your computer that recognizes whether you have visited our site before and identifies you each time you visit.
- We may also obtain Internet Protocol ("IP") addresses to monitor the number of visitors to the site.

Restricted Access Website

Federated Hermes provides restricted sections of its websites for investment professionals and certain customers, clients, or shareholders. Information entered in these sites is only accessible by those individual clients or shareholders, persons with whom they share access information, a limited number of Federated Hermes employees, and Federated Hermes' authorized service providers who maintain website functionality. Federated Hermes does not permit the use of that information for any purpose, or the renting, selling, trading, or otherwise releasing or disclosing of information to any other party.

Email

If you have opted to receive marketing information from Federated Hermes by email, we require that all messages include instructions for canceling subsequent email programs. Some products or services from Federated Hermes are intended to be delivered and serviced electronically. Email communication may be utilized in such cases. Please do not provide any account or Personal Information such as Social Security numbers, account numbers, or account balances within your email correspondence to us. We will not use unsecured email to execute transaction instructions, provide personal account information, or change account registration.

Surveys / Aggregate Data

Periodically, Federated Hermes may conduct surveys about financial products and services or review elements of information in an effort to forecast future business needs. We then generate reports that are used for Federated Hermes' own planning, analytical, and other related purposes.

Changes to Our Privacy Notice

Federated Hermes reserves the right to modify this Privacy Notice at any time. We will notify you of any changes that may affect your rights under this Privacy Notice.

We Welcome Your Comments

Federated Hermes welcomes your questions and comments about this Privacy Notice. Client Service Representatives are available at 1-800-341-7400, Option 4, Monday through Friday from 8:00 a.m. to 6:00 p.m. ET.

This Privacy Notice applies to Federated Hermes, Inc. and each of its wholly owned broker-dealer, investment advisor and other subsidiaries.