



This privacy notice was last updated on March 31, 2023.

Future Spare and its affiliates, the data controllers (collectively referred to as "Future Spare," "FS," "FS Investors Limited," "IFS" "we," "our" and similar pronouns), understand the importance of maintaining the confidentiality and security of personal information. This notice describes the privacy practices of AB globally and aims to provide transparent information, in accordance with privacy laws.

The following describes information we collect about you, those with whom we share your information, how we safeguard your information, and how you can contact us regarding our privacy notice and practices or how to exercise your rights. AB does not sell your personal information.

Our privacy notice reflects current global principles and standards on handling personal information. These principles include notice of data use, choice of data use, data access, data integrity, security, onward transfer and enforcement/oversight. We abide by the privacy laws in the countries where we do business.

Current, former and prospective investors may also receive a privacy notice as part of their investment document, and, in those cases, that specific notice will control this general notice. This Policy Notice generally applies equally to all investors, although certain sections include disclosures intended for investors in certain jurisdictions (i.e., those in the European Union, California, Canada or the Cayman Islands). If you are a current, former, or prospective employee or contractor of FS, the privacy policy applicable to you will be provided as part of the relevant employment documentation

Security and Safeguarding of Personal Information

We have policies and procedures reasonably designed to safeguard the confidentiality and security of personal information; this includes restricting access to nonpublic personal information to properly authorized persons and maintaining generally accepted physical, electronic and procedural safeguards. Despite these efforts, we cannot totally guarantee the security of your data.

Future Spare

Invest with Confidence, Secure Your Future

Information That We Collect

We collect various elements of public and nonpublic personal information from a variety of sources, including:

- Information we receive through account applications or other means, which can include name, address, phone number, tax identification number or other government ID number (when allowed or required by applicable law), assets, income, and other household information;
- Information about transactions with us, our affiliates and nonaffiliated third parties (as further detailed below), which can include account balances and transaction history;
- Communications with AB, including, but not limited to, telephone calls and emails to provide you with requested products and services;
- Information from publicly or commercially available sources, such as your name, address, email address, interests and demographic/profile data;

How we use the information we collect:

- To perform internal analyses, analytics, and research and development to improve and add to our product offerings and to further inform our outreach to market segments;
- Personalize and better tailor the features, performance and support of the website and our services;
- Analyze, benchmark and conduct research on user data and user interactions with the website and our services;
- Assist in determining the likelihood that a person, account, transaction, message or device is associated with fraud or other malicious behavior;
- Administer our site as part of our efforts to keep our site safe and secure;
- Deliver customer services;
- Conduct due diligence checks on business contacts as part of AB's financial crimes and anti-corruption program;
- Satisfy required legal or regulatory obligations and best practices;
- Investigate and assert our legal rights;
- Fulfill other purposes related to any of the above.