

Business Entities New Account Application



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

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

1. Account Registration

<input type="text"/> Name of Entity		<input type="text"/> Dealer/Group Number	<input type="text"/> Branch
<input type="text"/> Additional Registration Information		<input type="text"/> Account Number (to be completed by Fund)	
<input type="text"/> Attention Line			
<input type="text"/> Street Address			
<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip Code	<input type="text"/> Country (do not abbreviate)
<input type="text"/> Mailing Address (if different)			
<input type="text"/> City	<input type="text"/> State	<input type="text"/> Zip Code	<input type="text"/> Country (do not abbreviate)

2. Account Type

If you are a Governmental Entity, please use the Governmental Entities New Account Application (43881).

Select the applicable account type below. Additional documentation is required, including, but not limited to, official documentation verifying the entity's form of organization. Refer to the Account Documentation Checklist available at FederatedInvestors.com.

- | | |
|--|--|
| <input type="checkbox"/> C-Corporation or Incorporated Bank, Savings & Loan (040)*
Must have Inc. or Corp in entity name
If Publicly Traded Corporation, provide CUSIP number or Ticker Symbol <input type="text"/>
If Banking Institution provide FDIC number <input type="text"/> | <input type="checkbox"/> Partnership (041)*
<input type="checkbox"/> Non-Exempt Entities (063)*
Example: Non-Incorporated Company, Clubs, Groups
<input type="checkbox"/> Non-Profit (061)*
Example: Credit Unions, Not for Profit Charitable, Religious or Welfare entities |
| <input type="checkbox"/> S-Corporation or S-Incorporated Bank, Savings & Loan (440)*
Must have Inc. or Corp in entity name | <input type="checkbox"/> Business Trust (070)* |

Country Where Entity 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.

* Certification of Beneficial Owners in Section 3 is required. Note: Publicly traded corporations and federal/state regulated banks are exempt and not required to complete Section 3.

+ If tax residency is "Other," please provide IRS Form W-8. Additional documentation may be required prior to account set-up.

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 1 (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

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.*

Full Legal Name (First, MI, Last, Suffix) Title

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

4. Fund Selection and Distribution Options

Fund Name and Share Class	Fund Number (a)	Dividend Distributions (b)	Capital Gain Distributions (b)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest

(a) Refer to the prospectus for fund information minimum initial investment amount. (b) If you do not choose a distribution option, dividends and capital gains will be reinvested at the net asset value to purchase additional shares.

Any dividend and/or capital gain distribution by check that is less than \$25.00 will automatically be reinvested into your account. This policy does not apply if you have elected to receive cash distributions that are directly deposited into your bank account via wire or ACH.

If checks remain uncashed for 180 days, future dividends and capital gains will not be distributed but will be reinvested into your account.

5. Escheatment

5a. Lost Shareholder

It is important that you notify the Fund of any changes to your contact information, including both mail and email addresses. If the Fund's communications to you are returned as undeliverable, the Fund will try to reestablish contact with you. If those efforts fail and you are reasonably deemed to be a "lost shareholder," the Fund may elect to suspend account activity, program elections (including, systematic investment, withdrawal or exchange elections) and mailings. In addition, most states require entities like the Fund to turn over assets of lost shareholders following a period of time. Accordingly, the assets in your account may be transferred to the appropriate state if no activity or communication occurs in your account within the time period specified by state law. Once assets are "escheated" to a State, a shareholder will not be able to access their assets through the Fund. To avoid these kinds of problems, we urge you to keep your contact information with the Fund accurate at all times.

5b. Designated Representative

Residents of the state of Texas may opt to designate a representative to receive abandoned or unclaimed property (escheatment) notifications by completing the "Unclaimed Property Designation of Representative" form (the "Form"), which can be found on Texas' Comptroller's website. While the designated representative does not have any rights to claim or access the Shareholder's account or assets, the escheatment period will cease if the representative communicates knowledge of the Shareholder's location and confirms that the Shareholder has not abandoned his or her property. The completed Form **must** be mailed to the Fund (if your Shares are held directly with the Fund) or to your financial intermediary (if your Shares are not held directly with the Fund). If a Texas Shareholder opts to designate a representative to receive escheatment notifications, any escheatment notices will be delivered both to the Shareholder and the designated representative.

6. Instructions for Redemptions and Cash Distributions

<input type="text"/>		<input type="text"/>			
Institution Name (Must be a Federal Reserve Member)		Title of Account			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Address	City	State	Zip Code		
<input type="text"/>	<input type="text"/>				
ABA Routing Number	Institution Account Number				
<input type="text"/>					
Special Instructions					

7. Cost Basis Account Election

Tax reporting only applies to Partnerships (041) and Non-Exempt Entities (063).

Note to Money Market Fund Investors: Institutional, retail and government money market funds do not issue Form 1099-B. Therefore, it is not necessary to select a cost basis accounting method if you are **only** investing in money market funds. In addition, the IRS has provided a simplified, elective method for the recognition of gains/losses realized upon the disposition of **fluctuating, institutional money market fund shares**, referred to as the NAV method. You should consult your tax advisor to review this elective recognition method in light of your specific tax circumstances. Shareholders of all money market fund types will continue to receive Form 1099-DIV, if applicable, reporting distributions paid by the funds.

Please select one of the cost basis accounting methods listed below. If no standing order is elected or if no instructions are received with the redemption order, our default cost basis method of Average Cost (**ACST**) will be applied. **ACST** controls the selection of shares used to calculate the cost basis and computes the loss or gain on the redemption.

- | | |
|--|--|
| <input type="checkbox"/> Average Cost (ACST) | <input type="checkbox"/> Low Cost First Out (LOFO) |
| <input type="checkbox"/> First In First Out (FIFO) | <input type="checkbox"/> Loss Gain Utilization (LGUT)* |
| <input type="checkbox"/> Last In First Out (LIFO) | <input type="checkbox"/> Specific Lot Identification (SLID) |
| <input type="checkbox"/> High Cost First Out (HIFO) | If electing SLID , please choose a secondary method: _____ |

Note: Average Cost cannot be chosen as a secondary cost basis account method.

Internal Revenue Service regulations require mutual funds that produce tax Form 1099-B to report cost basis information on covered shares beginning January 1, 2012.

This is a general interpretation of the tax laws. Specific questions about your situation can be directed to your tax or investment professional.

* Loss Gain Utilization will decrement lots taking losses first. For lots that yield a loss, short-term lots will be redeemed ahead of long-term lots. For gain, long-term lots will be redeemed ahead of short-term lots.

8. Use of a Financial Intermediary or Third Party Proprietary Communication System

Selection of the appropriate box is REQUIRED.

- I **do not** want to add a Financial Intermediary or third party proprietary communication system on the new account.
- I would like to add the following **Financial Intermediary** to the new account. *If this option is selected, the Financial Intermediary must (i) sign below or (ii) provide a written acknowledgement that the account is an account of the Financial Intermediary and Financial Intermediary is "dealer of record" on the account. If he/she does not provide a signature, or if no acknowledgement is provided, no Financial Intermediary information will be added to the new account.*

_____ Intermediary Name	_____ Dealer/Group Number	_____ Telephone Number
_____ Intermediary Address	_____ City	_____ State Zip Code
_____ Representative Name	_____ Representative Number	_____ Representative Branch
_____ Representative Signature	_____ Date	

Attention Financial Intermediaries: Please ensure your firm's corporate policy permits direct-at-fund accounts prior to establishment, to avoid potential delays in processing or account rejections.

- I would like to add the following **third party proprietary** communication system to the new account.

_____ Name	_____ Dealer/Group Number
_____ Address	_____ Telephone Number
_____ City	_____ State Zip Code

Please contact your Client Service Representative if you plan to change your Financial Intermediary or third party proprietary communication system.

9. Authorized Persons

The persons listed here will be authorized to provide any and all trade instructions (i.e. purchase, exchange, transfer and redemption instructions). *Trade instructions are restricted to these individuals.*

Completion of this Section is optional. See Section 11.(5)

1.	<input type="text"/> Name <input type="text"/> Phone Number	<input type="text"/> Title <input type="text"/> Email Address
2.	<input type="text"/> Name <input type="text"/> Phone Number	<input type="text"/> Title <input type="text"/> Email Address
3.	<input type="text"/> Name <input type="text"/> Phone Number	<input type="text"/> Title <input type="text"/> Email Address

10. Primary Account Contacts

Please provide the name(s) of at least one contact we may reach for questions about this account.

1.	<input type="text"/> Name <input type="text"/> Phone Number	<input type="text"/> Title <input type="text"/> Email Address
2.	<input type="text"/> Name <input type="text"/> Phone Number	<input type="text"/> Title <input type="text"/> Email Address
3.	<input type="text"/> Name <input type="text"/> Phone Number	<input type="text"/> Title <input type="text"/> Email Address

11. Acknowledgements and Signature Certifications

By signing below, you:

1. Verify that (a) you have read, and agree to be bound by the terms of, the Prospectus for each Fund in which you are investing, (b) you are authorized and have the legal capacity to purchase mutual fund shares, (c) you are purchasing shares for the account of the entity listed in Section 1 hereunder and you are not investing on behalf of others and (d) you have read and received the Privacy Policy and Notice.
2. Acknowledge that any purchase of shares which is not settled in accordance to the Prospectus may be cancelled, and any costs of such cancellation may be passed on to the entity in Section 1 at the discretion of the Fund.
3. Certify that each of the persons signing below is duly authorized to execute this application and 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 mutual fund shares and/or other securities registered in the name of this entity.
4. Acknowledge that the information provided in this Application is true, correct, and complete to the best of your knowledge.
5. Represent that the person(s) identified as Authorized Persons above (Section 9), and the person signing this form, have been duly authorized to (i) act for and on behalf of the entity for whom the account is opened and (ii) to sell, assign, transfer, and/or deliver any and all mutual fund shares and/or other securities registered in the name of this entity and held in the account to which this application relates.
6. Agree that Federated Shareholder Services Company, the Funds or their Transfer Agent may rely upon the authorizations contained in subsections 3 and 5 above until you notify Federated Shareholder Services Company, the Funds and/or the Funds' Transfer Agent of any changes, including, without limitation, Authorized Persons, by providing appropriate documentation, including, but not limited to, an investment policy or a Certificate of Incumbency certified within 12 months of presentment, specifically authorizing the changes.

11. Acknowledgements and Signature Certifications (continued)

7. Understand that if you fail to, or choose not to, authorize specific individuals under Section 9 hereunder, you thereby authorize the Funds and their Transfer Agent to act upon any and all instructions reasonably believed to be genuine, without further inquiry by the Funds or the Transfer Agent. Additionally, if you permit fax or telephone instructions to be given, the Funds and the Transfer Agent may rely upon any such instruction, provided Federated Hermes employs reasonable procedures to confirm that such telephone instructions are genuine, without further inquiry by the Funds or the Transfer Agent. In accordance with applicable law, this New Account Application and any agreements you may have with Federated Hermes and/or its affiliates, you agree that Federated Hermes, the Funds, the Transfer Agent and their respective affiliates and agents (each an "Indemnified Party") will not be liable for any losses, claims, expenses, and liabilities that result from accepting any of the foregoing forms of instruction, and you agree to indemnify and hold harmless each Indemnified Party from and against any and all losses, claims, expenses and any other harm arising from or resulting from such reliance on, or acceptance of, such instructions.
8. 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.
9. Acknowledge that Federated Hermes does not undertake to provide impartial investment advice, or to give advice in a fiduciary capacity for purposes of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), Section 4975 of the Internal Revenue Code of 1986, as amended ("Code") or otherwise in connection with the sale or distribution of its products and services to you and your retirement account customers.
10. Acknowledge that Federated Hermes does not provide legal or tax advice.
11. 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.
12. In the event you make a business decision, now or in the future, to use a third party proprietary communication system (for example, including, but not limited to, an electronic trading platform) as your medium to communicate your trading instructions to the Funds and the Transfer Agent, you hereby:
 - direct the Funds and/or the Transfer Agent of the Funds to accept instructions received by Federated Hermes through the third party proprietary communication system you have chosen as though such instructions were transmitted directly by you to Federated Hermes;
 - authorize Federated Hermes to treat any communication received by them from the third party communication system as duly authorized by you;
 - agree and acknowledge (i) the development, maintenance and/or functionality of such third party proprietary communication system is not within the direct or indirect control or responsibility of Federated Hermes or any of their affiliated companies; (ii) none of Federated Hermes or their affiliated companies make any warranties as to the suitability, compatibility, functionality, or security of the third party communication system you have chosen and each disclaims any liability or responsibility therefore; (iii) the third party communication system acts solely as your medium and not as an agent of Federated Hermes; and (iv) you will provide the Funds with advance written notification of any changes to a previously designated or new third party communication system; and
 - agree and acknowledge that (i) your sole recourse for any losses or damages in connection with the transmission of trading instructions through such third party communication system is pursuant to the terms of your agreement with the third party communication system; (ii) neither Federated Hermes nor any of their affiliated companies will be liable to you or any other party for any losses or damages associated with your use of such third party communication system including, without limiting the generality of the foregoing, losses or damages arising from (a) the unauthorized use of the third party communication system or related systems by or on your behalf; (b) your inability to use the third party communication system or related systems due to any cause, scheduled or unscheduled; and (c) reliance by Federated Hermes, you or any other party on the accuracy of any and all trade data transmitted through the third party communication system; and (iii) to the extent you provide instruction to Federated Hermes, the Funds or the Transfer Agent to send certain files related to your account in the Funds to such third party communication system, Federated Hermes, the Funds or the Transfer Agent shall be indemnified and held harmless from and against any claims, demands, liabilities or reasonably incurred expenses (including reasonable attorney's fees) arising from or in connection with Federated Hermes, the Funds or the Transfer Agent's compliance with your instruction. In addition, you note that there are risks, such as systems outages, that are associated with the use of a third party proprietary communication system.

11. Acknowledgements and Signature Certifications (continued)

Under penalties of perjury, I certify that:

1. The taxpayer identification number shown on this form is correct, and
2. The taxpayer listed on this form is not subject to backup withholding because: (a) it is exempt from backup withholding, (b) it has not been notified by the Internal Revenue Service (IRS) that it is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified the entity 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.

Tax Identification Number

SIGN
HERE

Signature of Authorized Officer or Partner

Date

Officer Name

Title

SIGN
HERE

Signature of Authorized Officer or Partner

Date

Officer Name

Title

12. Delivery Instructions

Please send this application and any additional documents to **The Federated Hermes Funds:**

Fax:
ATTN: CMS
1-800-358-4964

Regular Mail:
ATTN: CMS
P.O. Box 219318
Kansas City, MO 64121-9318

Overnight Delivery:
ATTN: CMS
430 W 7th Street, Suite 219318
Kansas City, MO 64105-1407



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.