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Privacy Policy

Effective as of: January 1, 2023

Assured Guaranty Ltd., a company registered in Bermuda, with its registered office at 30 Woodbourne Avenue, Hamilton HM 08, Bermuda, and its affiliates and subsidiaries, including Assured Investment Management LLC and Assured Healthcare Partners LLC (collectively, the “Company,” “we,” “us,” or “our”) is committed to protecting your personal information and respecting your privacy. This privacy policy (“Privacy Policy”) applies to our websites located at:

- <https://assuredguaranty.com>;
- <https://www.assuredinvestmentmanagement.com>;
- <https://www.ahpartners.com>;
- <https://thinkassuredguaranty.com>;
- <https://revitalizepuertorico.com>;

and any other Company websites that are authorized to link with this Privacy Policy from time to time (each, a “Website” and collectively, the “Websites”). By accessing or using any Website, or otherwise manifesting your assent to this Privacy Policy, you agree to be bound by this Privacy Policy and the accompanying Terms of Use. If you do not agree to (or cannot comply with) all of the terms of this Privacy Policy or Terms of Use, you may not access or use the Websites. Capitalized terms not defined in this Privacy Policy shall have the meaning set forth in our Terms of Use.

This Privacy Policy describes how we process the information we collect or receive about you through our Websites, including your personal information.

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1. THE INFORMATION WE COLLECT AND HOW WE USE IT

In the course of operating the Websites, the Company collects or receives the following types of information, which may include personal information.

Contact Information. We collect contact information through our Websites; “Contact Information” typically includes your name, email address, telephone number, and any information you provide to us, including but not limited to information you voluntarily submit to us via the use of the “Contact Via Email” form or similar contact mechanism on each Website (such as the Alert Registration function on our Press Room, SEC Filings and Stock Information Pages); or by email to any of our employee or business email addresses. We use such contact information for purposes such as creating or managing our business relationship with you, providing you with information about our products and services, obtaining information from you about your products or services, communicating with you about employment opportunities with us, responding to your inquiries including providing you with information and materials you request, sending you investment research, confirming your identity, to perform background checks, or sending you email alerts (including marketing emails). By sending an email to any individual or group with a domain owned by the Company (e.g., assuredguaranty.com, assuredim.com, ahpartners.com, agltd.com, assuredguaranty.bm, agltd.bm, macmunibonds.com, revitalizepuertorico.com, and fsa.com), or by submitting an inquiry using the “Contact Via Email” form, you agree that we can contact you about the products and/or

services that we may be able to provide to you, which may be the same or similar to those that you have inquired about or that you or your organization already receives from us.

Server Log Information. Our servers keep log files that record data each time a device accesses those servers. The log files contain data about the nature of such access, including the device’s IP address, user agent string (e.g., operating system and browser type/version), and the pages you’ve clicked on while on our Websites, and details regarding your activity on the Websites such as time spent on the Websites and other performance and usage data. We may use these log files for purposes such as assisting in monitoring and troubleshooting errors and incidents, analyzing traffic, or optimizing the user experience.

Cookies. We may collect information using cookies, pixels, web beacons, and similar data collection and tracking technologies (collectively, “Tracking Technologies”). Cookies are small packets of data that a website stores on your computer’s or mobile device’s hard drive (or other storage medium) so that your device or computer will “remember” information about your use. We use both 1st and 3rd-party session cookies and persistent cookies. Some cookies are essential to the effective operation of our Websites, and others have different purposes that determine the type of information collected.

We use information collected through cookies and similar Tracking Technologies for business purposes including the following:

- To operate and improve our Websites;
- To ensure that content on our Websites is presented in the most effective manner for you and your device and for other users, and to make improvements to the Websites;
- To recognize you when you return to one of our Websites. This enables us to record your use of our Websites, potentially to automatically personalize our Websites’ content for you and remember your preferences. It also allows you to participate in interactive features on our Websites, when you choose to do so. For example, when you accept a disclaimer in order to view certain content, we apply a cookie to your browser so that you do not have to accept the disclaimer more than once during a browsing session;
- As part of our efforts to keep the Websites secure;
- To administer and maintain the Websites by conducting testing and solving errors;
- To capture your and other users’ use of the Websites in order to create aggregated research or statistics from time to time;
- To inform you about our products and services (e.g., by displaying information about our services to browsers that have visited one of our Websites);
- To contact you by email to offer you news and product information where we have recognized that you have previously agreed to receive alerts from us; and
- To tailor, analyze, manage, report, and optimize personalized advertisements and content you see on our Websites, and on the websites or applications of third parties.

The following table sets out the type of cookies used on our Websites and their purpose. When you use a Website for the first time, one cookie, which is essential to make such Website operate (see those identified as “essential cookies” below) will have been set. Other types of cookies are used for different purposes.

Cookie Type	Purpose
Essential or Strictly Necessary Cookies:	These are required for the operation of our Websites. They include, for example, cookies that enable you to log into secure areas of our Websites and to customize your account and news profile and cookies that allow us to recognize that you have agreed to conditions you must accept to view certain pages or documents or registered for alerts.
Analytical or Performance Cookies:	These allow us to capture traffic and usage patterns, for example, to recognize and count the number, types and locations of visitors to our Websites and to see how visitors move around our Websites when they are using it. This helps us to improve the way our Websites work, for example, by ensuring that users are finding what they are looking for easily, and to otherwise improve our users’ experience and understand the types and locations of visitors to our Websites.
Functionality Cookies:	These cookies are used to recognize you when you return to one of our Websites. This enables us to personalize our content for you, greet you by name, and remember your preferences (for example, your choice of language or region)
Marketing or Targeting Cookies:	These cookies record your visit to one of our Websites and other information such as the pages visited, links followed, your IP address, AdID, IDFA, the ads you click on and similar information. We will (i) use this information to place ads on our Websites regarding our products and services, and share this information with third parties for this purpose; and (ii) share this information with our third party marketing partners so they can serve our brand messages to other websites and applications you visit or use. These third parties may also use the shared information for other or related purposes as set forth in their privacy policies, such as research regarding their services to their clients or to better understand the interests or activities of website visitors.

If you do not want a cookie to be stored, then you can select the appropriate options on our cookie banner or delete some or all cookies on your web browser, or click this [opt-out link](#) to block all cookies. Please note, however, that if you block some or all cookies (including essential cookies) you may not be able to use or access all or parts of a Website, including not being able to log on to your User account for receiving press release alerts. If you delete your cookies, use a different browser, or buy a new computer, you will need to renew your opt-out choice.

Third Party Analytics Providers. We may, with your consent, use third party analytics services (including, but not limited to, those listed below) to evaluate your use of one or more of our Websites, by compiling reports on your activity (based on their collection of IP addresses, Internet service provider, browser type, operating system and language, referring and exit pages and URLs, data and time, amount of time spent on particular pages, what sections of the Websites you visit, number of links clicked, search terms and other similar usage data) and analyzing performance metrics. These third-party analytics services use cookies and other Tracking Technologies to help collect, analyze, and provide us reports or other data. For more information on our current analytics services, including how to opt-out from certain data collection after previously consenting, please visit the sites below. Please be advised that if you opt out of any third-party analytics service, you may not be able to use the full functionality of the Website.

Google Analytics: <https://www.support.google.com/analytics/answer/6004245?hl=en>
 Siteimprove: <https://www.help.siteimprove.com>

Advertising, Tracking/Retargeting. The Company uses 1st and 3rd party cookies and similar tracking technologies to collect information about your device and your activity on our Websites. We share such information with third parties, including advertising, tracking/retargeting companies, for the purposes set forth in this Privacy Policy. These companies, and other third parties such as Google, ad networks, and providers of web traffic analysis services, may also collect information from and about you by using cookies and other tracking technologies on our Websites and third-party websites and applications. This Privacy Policy does not cover personal information collected by these third parties, or their privacy and security practices. If you have questions, please review the privacy policies and terms of service on the applicable third-party website or application.

We and our third party advertising partners may combine and use the shared information (i) to provide information and inferences about user interests to third parties for the purposes set forth above; and (ii) to develop insights and reports relating to the presentation of customized advertisements or content, including statistical reports in connection with activity on a website, optimization of ad placement and performance, development of reach and frequency metrics, and tracking ads served on a particular day to a particular user. Our partners may also combine shared information with additional non-identifying information collected from other sources to enhance these activities. By accessing and using the Websites, you consent to the processing of data about you by these advertising, tracking/retargeting providers in the manner and for the purposes set out in this Privacy Policy.

You may opt-out of the use of your information for these purposes. To learn more or to choose to opt-out, please visit the Network Advertising Initiative at <https://www.networkadvertising.org>. If you delete your cookies, use a different browser, or buy a new computer, you will need to renew your opt-out choice. Additionally, for more information on our current third-party advertising partners, including how to opt out from certain data collection, please visit the sites below. Please note that this list may change from time to time. For a current list of our advertising partners, please contact us at: privacy@agltd.com.

Google <https://www.google.com>
 MediaMath <https://www.mediamath.com>

Social Media. We may collect your personal information through our pages on social media sites, such as LinkedIn (our “[Social Media Pages](#)”) and our Websites; such information may also be collected by the social media sites hosting our Social Media Pages (each, a “[Host Site](#)”). We may also use tracking technologies available through the Host Site to track your activity on our Social Media Pages and/or our Websites. When you register for an Event or access or use our Websites through our Social Media Pages or the Host Sites, we may collect your personal information. We will use and share the information we collect on or through our Social Media Pages or the Host Sites in the manner specified in this Privacy Policy. However, this Privacy Policy does not cover personal information collected by the Host Sites, or the privacy and security practices of any Host Sites. If you have questions about their privacy or security practices, please review the privacy policies and terms of service on the applicable Host Sites. The Host Sites may provide aggregate information and analysis to us about visitors’ use of our Social Media Pages. This allows us to better understand and analyze our user growth, general demographic information about the users of our Social Media Pages, and interaction with content on our Social Media Pages.

Information from Events. The Company may host events and/or sponsor third party events, such as client seminars and industry networking events (each, an “[Event](#)”). In order to register for certain Events, you will receive an email directly from us, or a link to a registration website which is hosted by a third party or administered via third-party hosted software. You will be asked to provide Contact Information and other information such as preferred dates, times, and program sessions for Events; your areas of specific interest and expertise; reviews, feedback and recommendations for future programs; and other necessary information (“[Registration Information](#)”). In other cases when we sponsor a third-party Event, the third-party host will collect the [Registration Information](#) for each attendee. and, in some cases, may share the [Registration Information](#) with us in connection with our sponsorship of such Event, and we will use such information in accordance with this Privacy Policy.

Text Messages. You may elect to receive text messages from us regarding Events that you are registered to attend, and/or Events that you may find of interest. These messages may use information automatically collected based on your actions while on our Websites and may prompt messaging such as reminders regarding the program, changes in dates/times, and requests for program reviews. To the extent you voluntarily opt to have SMS notifications sent directly to your mobile phone, we receive and store the information you provide, including your telephone number. You may opt out of receiving text messages at any time by texting “STOP” to our text messages. For more information about text messages, see our [Terms of Use](#).

Information Obtained Through Inferences. Inferences are assumptions or extrapolations that have been drawn from any of the information identified above to create a profile about an individual that reflects the individual’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes. Our ad partners may use such information to create user profiles that are used for advertising, targeting and other business operations. User profiles are not shared with us. Our ad partners may also use your profile to identify and serve our advertising to users with similar characteristics or to include you in a cohort targeted by other advertisers.

Aggregate Data. In an ongoing effort to better understand our visitors to the Website, we might analyze your information in aggregate form to operate, maintain, manage, and improve our products and services. This aggregate information does not identify you personally. We may share this aggregate data with our affiliates, agents, and business partners. We may also disclose aggregated user statistics to describe our Websites, products and services to current and prospective business partners and to other third parties for other lawful purposes.

2. HOW WE SHARE YOUR PERSONAL INFORMATION

We may share your personal information for the purposes set forth below, elsewhere in this Privacy Policy, or with your consent.

- We use and share your personal information to operate our business and comply with applicable legal and contractual requirements.
- We may disclose personal information to third party service providers that perform certain business-related services, but only to the extent needed to enable them to provide such services. The types of companies that may receive personal information and their functions include hosting services, technical assistance, database management and back-up services, analytics, email marketing platforms, advertising, customer service, video companies, event organizers, web developers, information security and other IT service providers, law firms and accounting firms.
- Personal information may be shared among various affiliates within the Company, joint ventures, or other companies under common control.
- In the event of a merger, dissolution, reorganization or similar corporate event, or the sale of all or substantially all of our assets, we expect that the information that we have collected, including personal information, would be transferred to the surviving entity in a merger or the acquiring entity. All such transfers shall be subject

to our commitments with respect to the privacy and confidentiality of such personal information as set forth in this Privacy Policy. This policy shall be binding upon the Company and its legal successors in interest.

- We are required to disclose personal information in response to lawful requests by public authorities, including for the purpose of meeting national security or law enforcement requirements, and assisting with investigations. We may also disclose personal information to other third parties when compelled to do so by government authorities or required by law or regulation including, but not limited to, in response to court orders and subpoenas.
- We may share personal information with our business partners to administer our surveys, deliver targeted advertising and provide marketing support.
- To the extent permitted by law, we may also disclose personal information for the following reasons:
 - Protecting the rights, interests, property, safety, and security of the Company, our customers and clients, or the public;
 - Responding to claims that any posting or other content violates third-party rights;
 - Enforcing and resolving disputes related to our Privacy Policy and Terms of Use, or respond to claims of violating third party rights; and
 - Promoting the safety and security of our Websites, including monitoring for illegal activity and reporting to the appropriate authorities.

3. MANAGING YOUR PERSONAL INFORMATION

In addition to the steps described elsewhere in this Privacy Policy, you may control and protect your personal information as set forth below:

Opt-Out of Direct Marketing. You may opt out at any time from the use of your personal information for direct marketing purposes by emailing the instructions to privacy@agltd.com or by clicking on the "Unsubscribe" link located on the bottom of any Company marketing email and following the instructions found on the page to which the link takes you. Please allow us a reasonable time to process your request. You cannot opt-out of receiving emails regarding Events where you are a registered participant, or transactional emails.

Deleting Your Information. You can edit, correct or delete personal information that you upload to our Websites, but you cannot recall or delete information that others have copied. If you request deletion, some or all of your personal information may remain on our servers until deleted in accordance with our current data retention practices or unless retained as a copy created pursuant to our electronic archiving and/or back-up procedures, but you will not be able to access it and we will not use it for any other purpose. We will comply with deletion requests within a reasonable time to the extent permissible by law; however, we will not delete data that we are legally required to maintain, such as information regulators require for audit or substantiation purposes.

Cookies. You may instruct your browser to block some or all cookies, or to prompt you before accepting cookies by adjusting browser settings. For additional information on how to opt-out of the use of cookies or beacons, click on the following link: <https://www.networkadvertising.org/choices> and <https://www.aboutads.info/choices>. You may also be able to opt-out of receiving cookies through the Digital Advertising Alliance in the USA, the Digital Advertising Alliance of Canada in Canada, or the European Interactive Digital Advertising Alliance in the European Union.

Google Analytics. To opt out of being tracked by Google Analytics *across all websites*, visit: <https://www.tools.google.com/dlpage/gaoptout>.

Disable Certain Data Sharing. You can limit how we share your data with our marketing partners to more effectively market our brand, products and services to you on our Websites and across other sites and applications by contacting privacy@agltd.com. When disabled, we will no longer share personal information with these partners for these purposes.

4. HOW WE PROTECT YOUR INFORMATION

The Company takes very seriously the security and privacy of the personal information that it collects pursuant to this Privacy Policy. Accordingly, we implement reasonable security measures designed to protect your personal information from loss, misuse and unauthorized access, disclosure, alteration and destruction, taking into account the risks involved in processing and the nature of such data, and to comply with applicable laws and regulations. Please understand, however, that no security system is impenetrable. We cannot guarantee the security of our databases or the databases of the third parties with which we may share your information (as permitted herein), nor can we guarantee that the information you supply will not be intercepted while being transmitted over the Internet. In particular, e-mail sent to us or messages sent to us through social media platforms may not be secure, and you should therefore take special care in deciding what information you send to us via such platforms.

5. CHILDREN

We do not knowingly collect personal information from children under the age of 13 through the Websites or Services. If you are under 13, please do not give us any personal information. We encourage parents and legal guardians to monitor their children's Internet usage and to help enforce our Privacy Policy by instructing their children to never provide personal information without their permission. If you have reason to believe that a child under the age of 13 has provided personal information to us, please contact us at privacy@agltd.com, and we will endeavor to delete that information from our databases.

6. NOTICE TO ALL NON-US RESIDENTS

Our Websites are hosted in the US and other countries where the Company conducts business. Please be aware that your information may be transferred to, processed, maintained, and used on computers, servers, and systems located outside of your state, province, country, or other governmental jurisdiction where the privacy laws may not be as protective as those in your country of origin. If you are located outside the United States and choose to visit our Websites, you do so at your own risk.

7. NOTICE TO INDIVIDUALS LOCATED IN THE EUROPEAN ECONOMIC AREA OR THE UNITED KINGDOM

If you are an individual located in the European Economic Area or the United Kingdom, further information regarding the transfer, storage and processing of your personal data under the General Data Protection Regulation (2016/679) is set forth in our [GDPR Privacy Notice](#).

8. NOTICE TO CALIFORNIA RESIDENTS

If you are a resident of the state of California, you should review our [CPR Privacy Notice](#) where we discuss additional rights you may have with respect to your personal information under California law.

9. NOTICE TO NEVADA RESIDENTS

We do not sell consumers' covered information for monetary consideration (as defined in Chapter 603A of the Nevada Revised Statutes). However, if you are a Nevada resident, you have the right to submit a request directing us not to sell your personal information. To submit such a request, please contact us using the contact details in "How to Contact Us" below.

10. DO NOT TRACK

We currently do not change our tracking practices in response to "do not track" settings in your browser. We may have our third-party partners, including web analytics companies, collect information about your online activities over time and across the Websites. These third parties have their own policies regarding changing tracking practices.

11. LINKS TO EXTERNAL WEBSITES

The Websites may contain links to third-party websites ("[External Sites](#)"). Clicking on those links or enabling those connections may allow third parties to collect or share data about you. As such, we are not responsible for the content or the privacy policies of such External Sites. We do not control these External Sites and are not responsible for the content or the privacy practices employed by them. If you decide to visit any of these External Sites, you do so at your own risk and it is your responsibility to take all protective measures to guard against viruses or other destructive elements. We make no warranty or representation regarding, and do not endorse, any such External Sites or the information appearing thereon or any of the products or services described thereon. You should check the applicable privacy policy and terms of use when visiting any such External Sites.

12. CHANGES TO THIS PRIVACY POLICY

This Privacy Policy is effective as of the last Effective Date stated at the top of this Privacy Policy. We may change this Privacy Policy from time to time with or without notice to you. By accessing the Websites or Services after we make any such changes to this Privacy Policy, you are deemed to have accepted such changes. Please be aware that, to the extent permitted by applicable law, our use of the information collected is governed by the Privacy Policy in effect at the time we collect the information. Please refer back to this Privacy Policy on a regular basis.

13. HOW TO CONTACT US

If you have questions about this Privacy Policy, please e-mail us at privacy@agltd.com with "Privacy Policy" in the subject line.

Previous Version of Privacy Policy:

[December 31, 2019](#)

[privacy-policy](#)