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Cookie Policy

1. Cookie and Tracking Statement Summary

1.1. Summary

AB uses cookies and tracking software to monitor visitor traffic patterns and site usage in order to develop the design and layout of the Website to better meet the needs of visitors to the Website. We ask for your consent to use cookies that collect your personal information, although we also use other types of cookies that do not collect your personal information and/or are necessary for the website to function.

The aim of this document is to provide you with a summary of the cookies and tracking technologies we use and how you can control use of these technologies.

Our Cookie and Tracking statement is broken into the following sections

2. What Are Cookies and Associated Technologies?

2.2. How We Use Them and Why

3. How You Can Control Which Cookies Are Set

4. How to Contact Us If You Have Any Questions

1.2. Version Control

We keep our Cookies Policy under regular review to best reflect the technology we use on our sites.

Previous versions of this policy are available on request.

1.3. Overview

This Cookie Policy should be read in conjunction with our Terms and Conditions and our Privacy Policy. This Cookie Policy covers AllianceBernstein and its affiliates (for the purposes of this document, "AB").

2. What Are Cookies?

2.1 Cookies and Tracking Technology Overview

When AB refers to "cookies" we are generically referring to the tracking technologies on our websites and marketing communications including:
- Cookies
- Web Beacons
- Pixels
- Log files
- Other similar technologies

2.1.1. Cookies

A computer cookie is a small file that is issued to, and stored on, your computer when you visit a website. The information stored relates specifically to the computer accessing the website and the cookie can be accessed by both the web server and your computer.

Cookies are used for a wide range of purposes, such as identifying a computer's previous visits to a website, ascertaining the most popular features of a website or enable a company to present specific information to users.

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2.1.2 Web Beacons

To help us better manage content we employ web beacons in marketing emails we send.

Web beacons are small graphics placed on websites or in emails with a unique identifier. Unlike cookies, which are stored on your computer hard drive, web beacons are embedded invisibly on websites or in emails.

We use web beacons in our HTML-based emails to learn which emails have been opened by recipients enabling us to gauge the effectiveness of our marketing campaigns.

You can opt-out of these emails by following the unsubscribe instructions within marketing emails.

2.1.3. Pixels

A pixel refers to the code that is placed on your computer to trigger a cookie. We sometimes use this methodology to allow us to deliver more relevant messages to you.

2.1.4. Log Files

Log files are records of events that occur on our websites. These audit trails allow us to analyze activities on our websites and are important for ensuring website performance and security.

2.1.5. Other Technology

This policy may be updated periodically to reflect any material changes or updates in technology we employ.

2.2. Cookies and Tracking Technologies Used on This Site—How We Use Them and Why

2.2.1. Cookies: Type and Duration

There are two types of cookies:
- "Session Cookies"—Stored temporarily in your computer's memory while you are visiting the site and deleted when you close your browser
- "Persistent Cookies"—Stored for a set period on your computer and used to determine whether there has been any contact between us and your computer in the past

2.2.2. Companies Setting Cookies on Our Website

When you visit our web-site cookies set can be:
1. "1st Party Cookies"—cookies that are set by the website, for example alliancebernstein.com
2. "3rd Party Cookies"—cookies that are set by another website domain e.g.
   - One of our technology partners
   - External web services

2.2.3. Cookies: Classification

We categorize cookies set on our sites by ourselves and our main technology partners into the following categories
- Strictly necessary cookies. These cookies are essential, as they enable you to move around a website and use its features, such as accessing secure areas. Without these cookies, services you've asked for (such as access to secure areas) can't be provided. These cookies don't gather information about you that can be used for marketing or remembering where you've been on the internet
- Performance cookies. These cookies collect information about how you use a website, for example which pages you go to most often and if you get any error messages from certain pages. These cookies don't gather information that identifies you. All information these cookies collect is anonymous and is only used to improve how our website works. These cookies are not used to target you with online advertising. Without these cookies we can't learn how our website is performing and make relevant improvements that could better your browsing experience
- Targeting/Functionality cookies. These cookies allow a website to remember choices you make (such as your username, language or the region you're in) and tailor the website to provide enhanced features and content for you. For instance, they can be used to remember log-in details, changes you've made to text size, font and other parts of pages that you can customize. They may also be used to provide services you've asked for such as watching a video or commenting on a blog. These cookies may be used to ensure that all our services and communications are relevant to you. The information these cookies collect cannot track your browsing activity on other websites. Without these cookies, a website cannot remember choices you've previously made or personalize your browsing experience

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2.2.4 AB Use of Cookies

Our various websites use cookies from each category above to establish sessions with our servers, record acceptance of terms and conditions, Authentication (for access to secured sections of our website), personalization of your browsing experience and for monitoring the security and performance of our technology platform. AB does not share information with third parties for other marketing purposes.

We work directly with technology partners to maintain and support our website including:

Provider	Summary of Purpose and Data Collected
AB	Acceptance of terms and conditions and device and preference information to improve the user experience including default pages and optimizing the desktop and mobile device user experience.
	Session cookies are used to temporarily save user data.
Salesforce, Pardot	Visit information (pages viewed), anonymous visitor information (host name).
	If the user is signed into our site, or the user is in Pardot, their activity on the web site is linked back to their contact record.
IDIO	Visit information (content viewed), individual visitor information if user has identifiable Pardot cookie (email, Pardot ID).
Adobe Analytics	Visit information (pages viewed, time spent, page depth, etc.), anonymous visitor information (location, device, operation system, domain, screen resolution, referring domain, etc.), individual visitor information if logged in (US retail only—name, dealer, sales with AB, etc.)
Trackmaven.com	Engagement measurement on an anonymized basis.
OneTrust	Tracking of user agreement to the use of cookies.

3. Controlling How Your Computer Processes Cookies

3.1. Consenting to the Use of Cookies on This Website

1.1. We ask for your consent to use cookies that collect your personal information, although we also use other types of cookies that do not collect your personal information and/or are necessary for the website to function. By accepting to our use of cookies you are accepting the terms described in this Policy.

If you do not consent, please read the sections of this Policy entitled
- 3.2. Managing Your Cookies
- 3.3. Managing Your Preferences

3.2. Managing Your Cookies

Most web browsers allow some control of how cookies are handled, including blocking of cookies, through the browser settings.

Please note that if you do elect to disable your web browser's ability to accept cookies, you may not be able to access or take advantage of many features of the service and some parts of the website may not work properly.

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Find out how to manage cookies on popular browsers:
- Google Chrome
- Microsoft Edge
- Mozilla Firefox
- Microsoft Internet Explorer
- Opera
- Apple Safari

If you want to learn more about cookies, or how to control or delete them, you may also visit

- http://www.allaboutcookies.org

4.Contact Information

If you want to find out more or request information about our Cookie Policy you can write to us at:

Global (excluding those areas noted below)

By email: privacy@alliancebernstein.com

By letter: AllianceBernstein L.P
       Attn: Privacy Office
       501 Commerce Street
       Nashville, TN 37203 USA

Europe (excluding Luxembourg)

By email: lpo-europe-exlux@alliancebernstein.com

By letter: AllianceBernstein Limited
       Attn: Privacy Office
       60 London Wall
       London EC2M 5SJ
       United Kingdom

Luxembourg

By email: abluxdpo@alliancebernstein.com

By letter: AllianceBernstein (Luxembourg) S.à r.l
       Attn: Data Protection Officer
       2–4 rue Eugène Ruppert
       L-2453
       Luxembourg

DIFC

By email: privacy@alliancebernstein.com

By letter: Office 29
       Level 15
       The Gate Bldg.
       East Wing,
       DIFC, Dubai, UAE