

CALSAVERS RETIREMENT SAVINGS PROGRAM

PRIVACY POLICY

Please read this notice carefully. It gives you important information about how the CalSavers Retirement Savings Program (the “Program”) handles nonpublic personal information it may receive about you in connection with the Program.

Information the Program Collects

Nonpublic personal information about you (which may include your Social Security number or taxpayer identification number) may be obtained in any of the following ways:

- you or your employer provide it on the secure portion of the Program’s website;
- you or your employer provide it to another state agency that provides it to the Program; or
- you provide it to complete your requested transactions.

How Your Information Is Used

The Program does not disclose your nonpublic personal information to anyone for marketing purposes. The Program discloses your nonpublic personal information only to those service providers who need the information to respond to your inquiries and/or to service and maintain your account. In addition, the Program or its service providers may be required to disclose your nonpublic or other personal information to government agencies and other regulatory bodies (for example, for tax reporting purposes or to report suspicious transactions) in accordance with applicable law.

The service providers who receive your personal information may use it to:

- process your Program transactions;
- provide you with Program materials; and
- mail you account statements and confirmations.

These service providers provide services at the Program’s direction and include fulfillment companies, printing and mailing facilities.

- These service providers are required to keep your personal information confidential and to use it only for providing contractually required services to the Program.

The Program may disclose anonymized data in accordance with applicable California law and procedures reasonably designed to exclude information identifiable to an individual employee or employer.

Security of Your Information

The Program protects the personal information you provide against unauthorized access, disclosure, alteration, destruction, loss or misuse. Your personal information is protected by physical, electronic and procedural safeguards in accordance with federal and state standards. These safeguards include appropriate procedures for access and use of electronic data, provisions for the secure transmission of sensitive personal information on the Program’s website, and telephone system authentication procedures.

Changes to this Privacy Policy

The Program will periodically review this Privacy Policy and its related practices and procedures. You will be notified of any material amendments to this Privacy Policy.

Notice About Online Privacy

This section of the notice gives you additional information about the way in which personal information that is obtained online is handled.

Online Account Set Up, Account Information Access and Online Transactions

When you visit the Program’s website, you can go to pages that are open to the general public or log on to protected pages to set up your account, access information about your account or conduct certain transactions related to your account. Once you have opened an account, access to the secure pages of the Program’s website is permitted only after you have created a user ID and password by supplying your Social Security number or taxpayer identification number and account number. The user ID and password must be supplied each time you want to access your account information online. This information serves to verify your identity.

When you enter personal data into the Program’s website (including your Social Security number or taxpayer identification number and your password) to set up or access your account information online, you will log into secure pages where Secure Sockets Layer (SSL) protocol is used to protect information.

To use this section of the Program’s website, you need a browser that supports encryption and dynamic web page construction.

If you provide personal information to effect transactions on the Program’s website, a record of the transactions that you have performed while on the site is retained by the Program.