

ColoradoABLE Privacy Notice

ColoradoABLE respects your right to privacy and want you to know how we handle your personal information. ColoradoABLE is administered by the Department of Higher Education for the State of Colorado. ColoradoABLE collect personal information, such as name, address, telephone number, Social Security Number, Taxpayer ID, or email address (collectively, “Personal Information”) about you from the following sources:

- Information you provide to us on a voluntary basis when you conduct business with ColoradoABLE, its agents, or subcontractors whether online, through the mail, or over the phone;
- Information received from the Social Security Administration, the Internal Revenue Service, other state or federal programs, or state agencies; and
- Information received from third party payment processors to which you have made contributions or withdrawals.

Access by our employees, contractors, agents, and subcontractors to your Personal Information is only on a need to know basis on the understanding that it is confidential business information. ColoradoABLE does not disclose Personal Information to third parties, except with your consent, at your request, or as authorized to do so by law or by contract.

As a contractor for ColoradoABLE, Ascensus College Savings Recordkeeping Services, LLC (“Ascensus”) provides program management, recordkeeping, account processing, and customer service directly to account owners in the ColoradoABLE plan. For information about Ascensus’ privacy practices and to access Ascensus’s privacy policy please visit:

<https://www2.ascensus.com/privacy-management/>.

Web Analytics

The ColoradoABLE website may use web analytics services. Such services may include the use of “cookies,” which are files placed on your computer, to help the website analyze how the website is used. The information generated by the cookie about your use of the website (including your IP address) may be transmitted to and stored by a website analytics services provider for the purpose of evaluating your use of the website, compiling reports on website activity for website operators, and providing other services relating to website activity and internet usage. Web analytics service providers may also transfer this information to third parties when required to do so by law, or to process the information on the web analytics service provider’s behalf. You may refuse the use of cookies by selecting the appropriate settings on your browser, however, please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by a web analytics services provider in the manner and for the purposes set out above

Disclaimer of Liability

The ColoradoABLE, its employees, and its agent, and the State of Colorado, its employees, and its agents (collectively, the “State”) assume no responsibility for any improper or incorrect use of information contained on this website. In no event shall the State be held liable for any direct, indirect, incidental, special, exemplary, or consequential damages or injury (including, but not limited to, procurement or substitute goods or services; loss of use, data, or profits; or business interruption), however caused, and on any theory of liability, whether in contract, strict liability, or

tort (including negligence or otherwise) arising in any way out of the use of the ColoradoABLE website or the information contained herein, even if advised of the possibility of such damage or injury. This disclaimer of liability applies to all claims for damages or injury, including, but not limited to, failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction, unauthorized access to or alteration of data or use of records, whether for breach of contract, tortious behavior, negligence, or under any other cause of action.

The information on the ColoradoABLE website is provided on an “as is” basis. All warranties of any kind, express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, freedom from contamination by computer virus, and noninfringement of proprietary rights are disclaimed. ColoradoABLE is not responsible for the content or privacy practices of any off-site pages referenced by its website. Links from this website to another site do not constitute or imply an endorsement or referral.

User's Acceptance of These Terms

By using the ColoradoABLE website, you acknowledge and agree that your use of this website shall comply with all applicable laws and regulations, and the rights of any third parties will not be violated. Use of this website constitutes your consent to the terms set forth herein. If you do not wish to be bound by all of the terms set forth herein, do not access the ColoradoABLE website or use any of the services provided on this website.

Changes in Our Privacy Notice

The ColoradoABLE reserves the right to change this Privacy Notice without notice at any time. We encourage users to visit this page regularly to look for any updates or changes.

Choice of Law

Construction of the disclaimers above and resolution of disputes thereof are governed by the laws of the State of Colorado.

Last updated June 2020

Contacting ColoradoABLE about this Privacy Notice

If you have any questions about this Privacy Notice, please contact:

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Denver, CO 80202