## The Arkansas ABLE Program Privacy Policy

The Arkansas Achieving A Better Life Experience Program (ABLE) (the "Program") is a savings program sponsored by the State of Arkansas and administered by the Arkansas Achieving A Better Life Experience Program Committee. The Program recognizes, respects and protects the personal privacy rights of all Program account owners and authorized individuals (collectively, referred to herein as "Program Participants"). The Program is committed to providing the highest level of security and privacy regarding the collection and use of Program Participants' personal information.

Collection of Information. The Program collects personal information about Program Participants from enrollment forms, other forms, correspondence, and other communications. The information that the Program may collect includes but is not limited to name, mailing address, email address, date of birth, telephone number, username, password, and gender. The Program also collects information from Program Participants' transactions related to their accounts.

*Use of Information*. The Program uses the information to fulfill Program Participants' requests for certain products and services related to the Program, improve the Program's product and service offerings, troubleshoot problems, detect and protect against error, fraud, or other unauthorized activity, and other internal purposes related to administration of the Program.

Disclosure of Information. The Program does not disclose any personal information about current or former Program Participants to third parties except as set forth herein, permitted or required by law or contract, or with Program Participants' consent. The Program may disclose the personal information collected from Program Participants to third parties as may be necessary to perform administrative, transactional, marketing services, and research for the Program, or to provide services related to the Program. These third parties are required to adhere to the Program's confidentiality requirements, and are only permitted to use the information provided for the limited purposes for which it was shared. Additionally, the Program may disclose some of Program Participants' personal information with the Arkansas State Auditor's Unclaimed Property program for purposes of reuniting Program Participants with property to which the account owner may be the proper owner.

Protection of Information. The Program maintains physical, electronic, and procedural safeguards to protect the personal information about Program Participants that the Program collects or uses. The Program restricts access to personal information about Program Participants to those individuals who have a need to know the information to serve the Program Participants. It is important for account owners to keep their personal information accurate. Keeping Program Participants' personal information current is a vital concern to the Program. To safeguard your account, please keep your account information and any account log-in information confidential.

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Ascensus College Savings Recordkeeping Services, LLC serves as program manager and together with its affiliates (collectively, "Ascensus") provides program management, recordkeeping, and customer service directly to the Program Participants. Ascensus also maintains the Program's website. For information about Ascensus' privacy practices and to access Ascensus' policy please visit: <a href="https://www2.ascensus.com/privacy-management/">https://www2.ascensus.com/privacy-management/</a>.

Changes to Privacy Policy. The Program reserves the right to change this Privacy Policy without notice at any time, and therefore encourages Program Participants to visit this page frequently to look for any updates and/or changes.

Arkansas Achieving A Better Life Experience Program Committee

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