

Minnesota ABLE Privacy Statement

Protecting your personal information is important to the Minnesota Department of Human Services and the Minnesota State Board of Investment (Minnesota ABLE Plan). We respect your right to privacy and want you to know how we handle your personal information and the safety measures we take to safeguard your information.

Privacy Notification

Minnesota Department of Human Services and the Minnesota State Board of Investment (Minnesota ABLE Plan) collects personal information to administer the ABLE Plan, such as name, address, telephone number, Social Security Number, Taxpayer ID, or email address (collectively, "Personal Information") about you from the following sources:

- Information a user provides it to us on a voluntary basis when you conduct business with Minnesota ABLE, 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.

In order to administer the ABLE program, Personal Information will be shared with the Secretary of the Treasury, the Commissioner of Social Security, Minnesota ABLE Plan employees, state and federal agencies, and Minnesota's ABLE Plan agents and contractors. Access by our employees, state or federal agencies, agents, and contractors to a user's Personal Information is only on a need to know basis on the understanding that it is confidential business information. Minnesota Department of Human Services and the Minnesota State Board of Investment (Minnesota ABLE Plan) do 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.

While no data can be guaranteed 100% secure, we take the security of a user's Personal Information seriously. Minnesota Department of Human Services and the Minnesota State Board of Investment (Minnesota ABLE Plan) continually strive to protect Personal Information, but we cannot warrant the security of any Personal Information transmitted to us by a user and any such transmission is performed at the user's own risk. Online security is a shared responsibility between you the user and the Minnesota Department of Human Services and the Minnesota State Board of Investment (Minnesota ABLE Plan). Please know that we'll never call or email you to ask you for your login credentials. If you receive a suspicious message, don't click on any of the links or

respond with personal information. For more information on how Minnesota ABLE's Program Manager protects the security of your information please go to [<https://savewithable.com/mn/home.html>]

Web Analytics

Minnesota Department of Human Services and the Minnesota State Board of Investment ABLE 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 users use the site. The information generated by the cookie about your use of the website (including your IP address) may be transmitted to and stored by a web 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 Minnesota Department of Human Services and the Minnesota State Board of Investment, their employees, and their agents; and the State of Minnesota, 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 Minnesota Department of Human Services and the Minnesota State Board of Investment ABLE 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.

Disclaimer of Warranties and Accuracy of Data

The data found on the Minnesota Department of Human Services and the Minnesota State Board of Investment ABLE website is produced from sources believed to be reliable. However, no warranty, express or implied, is made regarding accuracy, adequacy, completeness, legality, reliability, or usefulness of any information. The information on the Minnesota ABLE 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 non-infringement of proprietary rights are disclaimed.

Disclaimer of Duty to Continue Provision of Data

Neither the Minnesota Department of Human Services, nor the Minnesota State Board of Investment have a continuing obligation to provide information on its Minnesota ABLE website. Data may become out-of-date quickly. Content that is free and publicly available may be eliminated, restricted, or require a fee without notice. The location of items may change as menus, webpages, and files are reorganized. The user expressly agrees that use of this website is at the user's sole risk. The Minnesota Department of Human Services and the Minnesota State Board of Investment do not warrant that the service will be uninterrupted or error free.

Disclaimer of Liability for External Links

The Minnesota Department of Human Services and the Minnesota State Board of Investment are not responsible for the content or privacy practices of any off-site pages referenced by its website. The State is not liable for the defamatory, offensive, or illegal conduct of other users, links, or third parties, and risk of damage or injury from the foregoing rests entirely with the user. Any opinions, advice, statements, services, offers, or other information or content expressed or made available by third parties are those of the respective author or distributor and do not necessarily state or reflect those of the Minnesota Department of Human Services and the Minnesota State Board of Investment. Links from this website to another site do not constitute or imply an endorsement or referral. References in the Minnesota ABLE website to any specific commercial products, process, or service by trade name, trademark, manufacturer, or otherwise, does not necessarily constitute or imply endorsement, recommendation, or preference by the Minnesota Department of Human Services and the Minnesota State Board of Investment, and such reference shall not be used by third parties for advertising or product endorsement purposes. The user assumes sole responsibility for use of third-party links and pointers.

User's Acceptance of These Terms

By using Minnesota Department of Human Services' and the Minnesota State Board of Investment's Minnesota ABLE website, the user acknowledges and agrees that 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 the user's 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 MINNESOTA ABLE WEBSITE OR USE ANY OF THE SERVICES PROVIDED ON THOSE WEBSITES.

Changes in Our Policy

The Minnesota Department of Human Services and the Minnesota State Board of Investment reserves the right to change this Privacy Policy 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 Minnesota. The laws of the State of Minnesota shall apply to all use of this website.