Privacy Policy
RI’s ABLE

RI’s ABLE is administered by the State of Rhode Island Office of the General Treasurer (“Treasurer’s Office”). RI’s ABLE recognizes, respects, and protects the personal privacy rights of all our customers. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers’ personal information.

Collection of Information
We collect personal information about you from enrollment forms, other forms, correspondence, and other communications. We also collect information about you from transactions related to your account(s) and from the following sources:

- Information received from the Social Security Administration and Internal Revenue Service
- Information received from third party payment processors to which you have made contributions or withdrawals

Personal Information may include, but may not be limited to, your name, address, telephone number, Social Security number, Taxpayer ID, or email address.

Use of Information
We do not disclose personal information about our current or former customers to third parties except as set forth herein, permitted by law, or with your consent. We may disclose all the personal information we collect from you to third parties as may be necessary to provide services related to RI’s ABLE. Additionally, we may disclose some of your personal information with the Office of the Rhode Island General Treasurer’s Unclaimed Property Division for purposes of reuniting you with property of which you may be the proper owner. As a contractor for RI’s ABLE, Ascensus College Savings Recordkeeping Services, LLC (“Ascensus”) provides program management, recordkeeping, account processing, and customer service to account owners in RI’s ABLE plan. For information about Ascensus’ privacy practices and to access its privacy policy, please visit: https://www2.ascensus.com/privacy-management/.

Web Analytics
The RI’s 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 your use. The information generated by cookies 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.

Protection of Information
We maintain physical, electronic, and procedural safeguards to protect the personal information about you that we collect or use. We restrict access to personal information about you to those individuals
who have a need to know the information to serve you. To safeguard your account, please keep your account information and/or any account log-in information confidential.

Disclaimer of Liability
The Treasurer, the Treasurer’s Office, its employees, and its agent, and the State of Rhode Island, 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 RI’s 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.

The information on the RI’s 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. The State 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 RI’s ABLE 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 RI’s ABLE website or use any of the services provided on the website.

Notice of Changes
The Treasurer’s Office reserves the right to change this privacy notice at any time. If we materially change this privacy policy, we will notify you through a notice on RI’s ABLE website.