

PRIVACY DISCLOSURE NOTICE

Planned Benefit Systems, Inc.

We value your relationship with us, and we know respect for your privacy is a foundation of that relationship. As a commitment to this foundation, we do not to disclose the information you share with us. Furthermore, we strive to safeguard this information in order to protect your right to privacy and we will continue to review our policies and practices aimed at maintaining the security and confidentiality of our clients' personal information. PBS is required by law to inform its clients of its policies regarding the privacy of client information. Our privacy policy derives from basic principles of trust, ethics and integrity. We use information to provide quality customer service and value to our clients.

Types of Information We Collect

We collect only the information necessary to consistently deliver responsive, high quality services, serve your needs, and fulfill legal and regulatory requirements. The sources and types of information collected may include demographic, payroll, and banking data, Social Security or other identifying numbers, email address as well as other information we receive that is used in our administration service processing. We use this information to process transactions, respond to inquiries, and fulfill administrative services requirements. Failure to provide requested information may limit access to the services offered.

Parties to Whom We Disclose Information

Access to client and customer information is strictly limited. We do not disclose any personal information obtained in the course of our relationship except as required or permitted by law, or to fulfill our contracted administrative services. Permitted disclosures include, for instance, providing information to our employees who need to know the information in order to provide services to you, and in limited situations, to unrelated third parties as permitted or required by law, for example, to protect against fraud, to protect the confidentiality or security of our business records, or to comply with applicable legal requirements. In all such situations, we attempt to stress the confidential nature of the information being shared. Information will not be distributed or shared for marketing purposes or for any other purpose outside the scope of our business requirements.

Protecting the Confidentiality and Security of Client Information

We retain records relating to the services we provide so that we are better able to assist you with your needs. In order to guard the information, we maintain physical, electronic, and procedural safeguards to secure the information and comply with federal standards. PBS uses security safeguards to help protect your information from loss, misuse, unauthorized access, disclosure, alteration, or destruction.

Health Information

We may collect personal health information for certain types of administration services that we provide. We do not share personal health information with anyone except as necessary to provide services and fulfill other administrative requirements; or as otherwise requested by you or required or permitted by law.

Contact Planned Benefit Systems, Inc. if you have any questions. Your privacy and our ability to provide you with quality service are important to us.