

PRIVACY NOTICE

Pension Parameters Financial Services, Inc.

Administrative Office:

675 Line Road, Aberdeen, New Jersey 07747

Protecting the privacy of information about our clients is very important to us. This Notice is to inform you about the measures we take to assure the confidentiality of information about all of our clients, both current and former.

We do not sell any information about our clients. We have a policy in place to protect the confidentiality of your records and information. Access to client information is limited to the members of our staff who must have it to do their jobs.

All of the personal and financial information we have about you has been provided by you and/or your Company in order to allow us to keep your account in the retirement and/or health care expense plan up to date.

We only use this information for business purposes, such as:

- Servicing your account in the retirement plan
- Processing applications and claims in the Health Care Expense Plan.

We require our service providers to limit their use of your information and keep it confidential at all times. When we transmit the data to them, it is encrypted (which means it is unreadable without a secret code to access it) to ensure that no one can read it as it is transferred. They all have detailed procedures in place to ensure that your information is protected and kept confidential at all times.

We have internal controls so that no one can access the information on our clients without express permission from you, as the client. If we are required by law to disclose the information, we will do so. But only within these strict guidelines:

- We maintain passwords on all our files, and change them often to assure that our employees are the only ones with access to your information.
- We screen our employees when we hire them and they sign confidentiality agreements to assure their compliance with the law in this area.
- Our internal controls would detect any attempt by an unauthorized person to access the data in our files.
- Any confidential information that must be destroyed is *shredded* to ensure that the information is never available to any unauthorized person.
- We also maintain a system to assure the preservation of our records in case of flood, fire or other disaster or emergency.

We have the right to change our Privacy Policy. If we make a material change to our Privacy Policy, we will notify you *before* we put it into effect.