

Alliance Benefit Group of IL Privacy Statement

Alliance Benefit Group of Illinois (ABGIL) is committed to protecting your privacy. This privacy statement explains data collection and use practices of the ABGIL.com and MyHSA.com sites (the “Sites”); by accessing these Sites, you are consenting to the information collection and use practices described in this privacy statement.

Collection of your Personal Information

We may ask to provide information that personally identifies you (personal information) or allows us to contact you so that we can provide a service or carry out a transaction that you have requested such as receiving information about ABGIL products and services, ordering e-mail newsletters, joining a limited-access premium site or service, signing up for an event, or when purchasing, and/or registering ABGIL products. The personal information we collect may include your name, title, company or organization name, work and or home e-mail, work and or home phone, work or home address, information about your job function, information about your company, and other personal information.

Use of your Personal Information

The personal information collected on these Sites will be used to operate the Sites and to provide the service(s) or carry out the transaction(s) you have requested or authorized.

In support of these uses, ABGIL may use personal information to provide you with more effective customer service, to improve the Sites and any related ABGIL products or services, and to make the Sites easier to use by eliminating the need for you to repeatedly enter the same information or by customizing the Sites to your particular preference or interests. In order to offer you a more consistent experience in your interactions with ABGIL, information collected by ABGIL.com may be combined with information collected by **other ABGIL services**.

We may use your personal information to provide you with important information about the product or service that you are using, including critical updates and notifications. Additionally, with your permission, we may send you information about other ABGIL products and services, and/or share information with ABGIL partners so they may send you information about their products and services.

We merge site-visitation data with anonymous demographic information for research purposes, and we may use this information in aggregate to provide more relevant content. In some limited-entry sections of the Sites, with your approval, we will combine site-visitation data with your personal information in order to provide you with personalized content. If you decline permission, we will not provide you the personalized service and won't merge your personal information with site-visitation data.

When you sign up for a newsletter or agree to receive promotional e-mail, the Sites may use customized links or similar technologies to track e-mail links that you click. We may associate that information with your personal information in order to provide you more focused e-mail communications or purchase information. Each e-mail communication includes an unsubscribe link allowing you to stop delivery of that type of communication. ABGIL occasionally hires other companies to provide limited services on our behalf, such as Web site hosting, packaging, mailing, answering customer questions about products and services, and sending information about our products, special offers, and other services. We will only provide those companies the personal information they need to deliver the service. They are required to maintain the confidentiality of the information and are prohibited from using that information for any other purpose.

ABGIL will not disclose personal information unless (i) we have previously informed or been authorized by you; (ii) it is necessary to comply with legal or regulatory requirements; or (iii) it is required by court order or subpoena.

Control of your Personal Information

Except as otherwise described in this statement, personal information you provide on the Sites will not be shared outside of ABGIL without your permission. As described below in the next section, you can access your personal information and make choices about how you wish to be contacted.

Please be aware that this privacy statement and any choices you make on the Sites will not necessarily apply to personal information you may have provided to ABGIL in the context of other, separately operated, ABGIL products or services. ABGIL may send out periodic e-mails informing you of technical service or security issues related to a product or service you requested, or confirming you requested a product or service. In some services offered by the Sites, contact with the customer is an intrinsic part of the service. You will not be able to choose to unsubscribe to these mailings, as they are considered an essential part of the service(s) you have chosen.

Access to your Personal Information

You can review and edit the personal information and contact preferences you provided at these Sites by visiting these Sites. You will be asked to enter your Used ID and Password before viewing your personal information.

Security of your Personal Information

ABGIL is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. For example, we store the personal information you provide on computer servers with limited access that are located in controlled facilities. Additionally, when we transmit sensitive personal information over the Internet, we protect it through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Protection of Children's Personal Information

ABGIL.com and MyHSA.com are general audience sites and does not knowingly collect any personal information from children.

Tracking Activity on our websites, Use of Cookies, and Web Beacons

We use cookies on these Sites to ensure the integrity of the registration process and to personalize the Sites. A cookie is a small text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a Web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. For example, if you personalize a web page, or navigate within a site, a cookie helps the site to recall your specific information on subsequent visits. This simplifies the process of delivering relevant content, eases site navigation, and so on. When you return to the Web site, the information you previously provided can be retrieved, so you can easily use the site's features that you customized.

Web beacons, also known as clear gif technology, or action tags, may be used to assist in delivering the cookie on our sites. This technology is a tool we use to compile aggregated statistics about the Sites Web site usage, such as how many visitors clicked on key elements (such as links or graphics) on a ABGIL.com and MyHSA.com Web page, blog or a newsletter. We may share aggregated site statistics with partner companies.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of this or other Web sites you visit.

The Site may collect certain information about your visit, such as the name of the Internet service provider and the Internet Protocol (IP) address through which you access the Internet; the date and time you access the Site; the pages that you access while at the Site and the Internet address of the Web site from which you linked directly to our site. This information is used to help improve the site, analyze trends and administer the site. Some of our sites collect information about your hardware and software in order to provide a requested service.

The Sites Web pages may contain electronic images known as Web beacons - sometimes called single-pixel gifs - that allow the Sites to count users who have visited those pages and to deliver co-branded services. The Sites may include Web beacons in promotional e-mail messages or newsletters in order to determine whether messages have been opened and acted upon. Some of these Web beacons may be placed by third party service providers to help determine the effectiveness of our advertising campaigns or email communications. These Web beacons may be used by these service providers to place a persistent cookie on your computer. Doing this allows the service provider to recognize your computer each time you visit certain pages or emails and compile anonymous information in relation to those page views. The Sites prohibits Web beacons from being used to collect or access your personal information.

Enforcement of this Privacy Statement

If you have questions regarding this statement, you should contact www.ABGIL.com.

Changes to this Statement

We may occasionally update this privacy statement. For material changes to this privacy statement, we will notify you either by placing a prominent notice on the home page of our Web sites or by directly sending you a notification. We encourage you to periodically review this privacy statement to stay informed about how we are helping to protect the personal information we collect. Your continued use of the service constitutes your agreement to this privacy statement and any updates.

Contact Information

ABGIL welcomes your comments regarding this privacy statement. If you believe that ABGIL has not adhered to this privacy statement, please contact us electronically or via postal mail at the address provided below, and we will use commercially reasonable efforts to promptly determine and remedy the problem.

ABGIL

Alliance Benefit Group

456 Fulton Street

Suite 345

Peoria, Illinois 61602

800-242-2356