

Internet Privacy Policy

Due to the unique nature of Internet transactions, we have additional policies and procedures in place to protect your personal and financial information on the Internet.

E-mail and e-mail addresses

We collect your email address when you provide it to us. Unless you send us your email address, we don't collect it. If you do give it to us, the Foundation will never provide that address to anyone other than our affiliates or service providers. We will only use your address to communicate with you regarding the servicing of your accounts or to make you aware of products and services that may be of interest to you.

When you send the Foundation an e-mail, we may retain your message and our response for quality assurance purposes. It is important to remember that regular (non-encrypted) email is not secure.

Planning tools and calculators

Information that you input on the Web site while using any of our planning tools and calculators is not captured, stored or used in any way other than to provide you with the information you're looking for at the time you use the tool or calculator. These calculators were built only for the purpose of helping you.

Children's information

We recognize the importance of protecting the privacy of children online, and we recommend that all minors ask their parents for permission before sending any information about themselves to anyone over the Internet. We do not knowingly collect personal information from consumers under the age of thirteen without appropriate parental consent, and we are committed to protecting our children's privacy.

"Cookies"

In some instances, the Foundation may use Internet "cookies" to help us establish your identity when you visit our web site. A "cookie" is a small text file placed on your hard drive by our web page server. This technology is only used to improve your experience on our web site. We do not use cookies to get data from your hard drive or to get your email address or any other personal information.

Working with other companies

From time to time, the Foundation may establish a relationship with other partners on the Internet to provide you with additional value and new products we may not offer ourselves. In these circumstances, we will treat information you provide us in the same manner described in the Foundation Internet Privacy Policy. The Foundation may offer access to other sites through the use of hyperlinks. In some cases, the other site will also collect information from you. Please review the privacy policies of these third parties prior to providing any information to them when you link to their Web site.

Revised: January 15, 2008