

# Privacy Policy

The Concerned Actuaries of the US (CAUS) operates this website (the “Site”), and the services related to or offered on the Site (the “Services”). These Services may include, without limitation, tools, applications, surveys, data analytics, bulletin and message boards, chat areas, news groups, forums, communities, calendars, and downloadable mobile applications related to the Site or provided through the Site.

CAUS does not control and is not responsible for any third-party site to which CAUS may provide links to on its’ Site. CAUS encourages you to read the privacy policy of each and every website that collects your personal information.

This Privacy Policy applies to information collected about you and your devices when you engage with us.

By visiting this Site or using the Services, you are accepting the policies and practices described in this Policy. Each time you visit the Site or use the Services, you agree and expressly consent to our collection, use, and disclosure of the information that you provide as described in this Policy.

**If you do not agree with this Privacy Policy in its entirety, please do not use any CAUS Services.**

To be clear about the terminology we are using, when we use the phrase “Personal Data: or Information” in this Policy, we mean information that can be used to identify or contact a person, like a person’s full name, address, email address or phone number. When we use the phrase “Anonymous Information” in this Policy, we mean information that cannot reasonably be used to identify individual persons.

## Information We Collect Through Your Use of this Site

As you use the Site and Services, certain information may also be passively collected. Through cookies, pixels, web beacons, log files, and other technologies, information may be collected about how you use the Site and the Services in addition to Internet Protocol (IP) address and browser information. For example, we may track the e-mails that are opened, links that are clicked, or web pages visited. The information allows for the delivery of more helpful information, programs, and tools.

CAUS may use your information as follows:

- for providing and improving the Site
- survey you to evaluate and improve the CAUS Services
- provide access to gated areas of the Site such as for webinars
- operate the CAUS Services
- provide your information as required by law
- update you on the CAUS Services and their benefits
- locator information which may include your name, email address, physical address, and/or other data that enables someone to personally identify you. CAUS and your Internet Access Provider may

use locator information as is necessary to enforce any of the terms of the CAUS Terms of Use and this Privacy Policy.

## Communications

We may use your personal information to contact you with newsletters, marketing or promotional materials, and other relevant information. CAUS will store and maintain your personal information in accordance with this Privacy Policy. We will also retain your information as needed to provide you services and as necessary to comply with our legal obligations, resolve disputes and enforce our agreements. You retain the right to “opt-out” of receiving newsletters, email communications and other promotional material.

## Personal Data

Your Personal Information is used as necessary or appropriate to provide you the Site and Services, including to:

1. administer your account;
2. register you and provide you access to the Site or Services;
3. respond to your inquiries or requests that you direct to us;
4. fulfill your requests for products or services;
5. send communications and administrative emails about the Site or Services;
6. personalize and better tailor the features, performance, and support of the Site and Services for your use;
7. send you promotional/marketing information, newsletters, offers or other information regarding opportunities and functionality that we think would be of particular interest to you;
8. improve the quality of the Site and the Services, and analyze, benchmark, and conduct research on user data and user interactions with the Site and Services.

We collect and maintain personal data that you voluntarily submit to us during your use of the Site and Services. For example:

1. when you join our Site as a member or via our forum feature you may provide us certain information including your name and email address;
2. to engage a Site’s social networking function, you may add to your profile by providing information about your interests;
3. if you sign-up to receive a newsletter, or participate in social networking activities, or to comment on blog posts, podcasts or forums, etc., you may provide us contact information (e.g., email or physical address); and
4. you may provide us with Personal Information in the course of email, or customer support interactions.

You may choose not to provide us with certain information, but this may stop you from gaining access to a Service or limit the features that you can use.

## Reasons We Share Personal Data

Your Personal Information may be shared with third parties as specifically approved by you or under the circumstances described below. If you do not want us to use or disclose Personal Information collected about you in the ways identified in this Policy, you should not use the Site or Services.

### **Disclosure for Legal Reasons**

We may disclose and release your Personal Information to third parties: (a) to comply with valid legal requirements such as a law, regulation, search warrant, subpoena, or court order; or (b) in special cases, such as a physical threat to you or others, a threat to homeland security, a threat to our system or network, or in any cases in which we believe it is reasonably necessary to investigate or prevent harm, fraud, abuse, illegal conduct or a violation or alleged violation of this Policy or other agreement we may have with you.

### **Agents and Contractors**

We may provide your Personal Information to service providers who work on our behalf or help us to operate the Site and the Services. Examples of such service providers include vendors and suppliers that provide us with technology, services, and/or content for sending email, analyzing data, research, and marketing assistance, and providing customer service. Access to your Personal Information by these service providers is limited to the information reasonably necessary to perform their limited functions.

### **Research, Surveys, and Ways That You Approve at the Time of Collection**

When participating in a survey, in addition to providing your responses to the survey questions, you may provide Personal Information that may be combined with information that you have already provided at registration or that we have received from third-party sources. We may provide this information to third parties including the survey sponsor or the promotion sponsor. In such a case, we will provide you with clear notice at the time of collection that the information is being collected on the sponsor's behalf.

### **Message Boards and Chats**

We may make message boards and other interactive forums available as part of the Services. You should be aware that any information which you post to these interactive forums or otherwise choose to make publicly available, including your Personal Information, may be disclosed and available to all users who have access to that portion of the Site or Services. By using these interactive forums, you agree that we are not responsible for any information that you disclose or communicate in such forums, and any disclosures you make are at your own risk.

## **Cookies and Similar Technologies**

"Cookies" are small pieces of information that a website places on your browser when you visit that website. Cookies may be used to provide you with a more personal and interactive experience with the Site and Services. For example, for polls, cookies may be used to help ensure that an individual can't vote more than once on a particular question or issue. We do not store Personal Information in any cookies on your computer.

Cookies can be removed by following your Internet browser's directions within the help tab. In order to use certain Services offered through the Site, your web browser must accept cookies. If you choose to disable cookies, some aspects of the Site may not work properly, and you may not be able to access our Services.

Cookies, pixels, web beacons (which are usually small, transparent graphic images), operating system and device information and navigational data like Uniform Resource Locators (URL) may be used to gather information regarding the date and time of your visit, the features and information for which you searched and viewed, and the email you opened. This type of information is collected to

make the Site and Services more useful to you and to tailor the experience with us to meet your special interests and needs.

An “Internet Protocol Address” or “IP Address” is a number that is automatically assigned to your computer when you use the Internet. We, or our service providers, may use your IP Address when you access the Site or Services or use other means to assist with delivering geographically targeted content.

## Donor Privacy Policy

CAUS will not sell, share or trade our donors’ names or personal information with any other entity nor send mailings to our donors on behalf of other organizations. This policy applies to all information received by CAUS both online and offline, on any platform which includes the Site and mobile applications, as well as any electronic, written, or oral communication. To the extent any donations are processed through a third-party service provider, our donors’ information will only be used for purposes necessary to process the donation.

## Children’s Information

The Site and Services are not directed or intended for children under 18 years of age. We do not knowingly collect Personal Information from individuals under 18 years of age. If you are under 18 years of age, you should not register or provide Personal Information on the Site or through the Services. If you are the parent or guardian of a child whom you believe has disclosed Personal Information to us, please contact us so that we may delete and remove such child’s information from our systems.

## Third-Party Links

The Site may link to websites operated by third parties that we do not control. We do not monitor, control, or endorse the information collection or privacy practices of any third parties. We encourage you to become familiar with the privacy practices of every website you visit and to contact them if you have any questions about their respective privacy policies and practices. This Policy applies solely to information collected by us through the Site or Services and does not apply to these third-party websites. The ability to access information of third parties from the Site or Services, or links to other websites or locations, is for your convenience only and does not signify our endorsement of such third parties, their products, services, websites, locations, or their content.

## Security

We use Wix to host our Site which is committed to protecting our and our user's data. Our Site is HTTPS enabled. Hypertext Transfer Protocol Secure (HTTPS) is the secure protocol through which your browser communicates with sites. when using HTTPS sites, data is encrypted and authenticated and therefore secured. However, when using HTTP sites, any data that is transferred can potentially be accessed or manipulated by attackers. No security system is impenetrable. We do not warrant the security of your data, nor do we warrant that your information, including Personal Information, will be completely secure or not be intercepted while being transmitted over the Internet.

## How To Contact Us

If you have any questions regarding privacy or this Policy, you may contact Customer Service at [info@concernedactuaries.org](mailto:info@concernedactuaries.org).

## Privacy Policy Changes

We reserve the right to change, modify, add or remove portions of this Policy at any time and without prior notice, and any changes will become effective immediately upon being posted unless we advise you otherwise. Your continued use of the Site or Services after this Policy has been amended shall be deemed to be your continued acceptance of the terms and conditions of the Policy, as amended.

## Your Consent

By using our site, you consent to our privacy policy.

© 2022 The Concerned Actuaries of the US (CAUS)