

# **My Public Employee Retirement**

## **Privacy Policy**

Last Updated March 22, 2024

### **This Marketing Communication is an ADVERTISEMENT**

#### **1. Acceptance of Privacy Policy**

Welcome to My Appointment System LLC (“**My Public Employee Retirement**” “**we**” or “**us**”) and our Privacy Policy (“**Privacy Policy**”). This Privacy Policy is important and affects your legal rights, so please read carefully.

When you engage with MyPublicEmployeeRetirement.com, along with its associated websites and services (together referred to as “**My Public Employee Retirement Services**”), you are consenting to adhere to the terms outlined in this Privacy Policy, which are incorporated into this agreement by reference. Your use of the My Public Employee Retirement Services, including any personal information you provide or that is collected through these services, signifies your explicit consent to our procedures regarding the collection, utilization, and disclosure of personal information as detailed in this Privacy Policy. Should you disagree with any part of this Privacy Policy, you are expressly prohibited from accessing, viewing, or utilizing the My Public Employee Retirement Services.

We handle personal data, including but not limited to your name, address, email address, and phone number, in strict compliance with relevant privacy legislation. This includes, among others, the California Consumer Privacy Act (CCPA), the General Data Protection Regulation (GDPR) of the European Union, the UK's General Data Protection Regulation (UK GDPR), and the Canadian Personal Information Protection and Electronic Documents Act (PIPEDA).

#### **2. Information We Collect**

##### **2.1. Personal Information We Collect Directly from You**

We collect personal information directly from you when you choose to share it with us voluntarily, including, but not limited to:

1. Personal details (such as your email address and telephone number);
2. Business details (such as your company's address); and
3. Any other identifying details you willingly provide, including, but not limited to, unique identifiers like passwords and any personal data contained in communications you send to us.

Furthermore, we may gather more information, potentially personal in nature, as detailed at the time of collection or in accordance with your approval.

## **2.2. Information We Automatically Collect When You Use Our Site**

By utilizing specific areas or functionalities of the My Public Employee Retirement Services, you are agreeing to our gathering and utilization of certain data regarding your activities on the My Public Employee Retirement Services, obtained through tracking technologies or other passive means. This consent encompasses but is not limited to, information such as the domain name of the website from which you navigated to the My Public Employee Retirement Services, the search engines utilized, the internet protocol (IP) address employed, the duration of your visit to the My Public Employee Retirement Services, the pages you viewed within the My Public Employee Retirement Services, the webpages you accessed before and after your visit to the My Public Employee Retirement Services, the type of device and internet browser you used, the frequency of your visits, and other pertinent data (collectively referred to as "Traffic Data").

## **3. How We Collect Information**

We gather data, including personal information and Traffic Data, during your interaction with the My Public Employee Retirement Services, and occasionally from third-party sources. This data collection occurs through various methods, such as:

- Utilizing the interactive tools and services offered by the My Public Employee Retirement Services;
- Providing information voluntarily in open text fields on the My Public Employee Retirement Services or via responses to surveys, questionnaires, and similar instruments;
- Receiving information about your location and mobile device, if applicable, when you use a location-enabled browser;
- Employing Cookies, web beacons, analytics services, and other tracking technologies (collectively referred to as "Tracking Tools");
- Utilizing the "Contact Us" feature on the My Public Employee Retirement Services, sending us emails, or reaching out to us by other means.

## **4. Tracking Tools, Behavioral Advertising, and Opt Out Options**

### **4.1. Tracking Tools**

To enhance the delivery of the My Public Employee Retirement Services, target our advertising efforts more effectively, and gain a deeper understanding of our users, we may employ the following tools:

- **Cookies:** These are small files transferred to your device that hold data such as your user ID, preferences, lists of pages you've visited, and your activities on the My Public Employee Retirement Services. Our use of Cookies aims to enhance or customize the My Public Employee Retirement Services, tailor advertisements by monitoring your browsing habits, assess performance, and for analytics and fraud prevention purposes. Cookies also store your authentication status to bypass the need for re-entering login details, personalize your interaction with the My Public Employee Retirement Services, and support analytics and fraud prevention strategies. For comprehensive information on Cookies, including how to manage your Cookie preferences, please visit <http://www.allaboutcookies.org>. Cookie management can be done through your web browser's settings (such as Edge, Explorer, Chrome, Safari, etc.), allowing you to accept, reject, or delete Cookies. Modifying these settings may affect the functionality and features of the My Public Employee Retirement Services, potentially preventing them from working as expected. Cookie settings vary by browser, so you should consult your browser's user guide for specific instructions on managing Cookies. Below, we outline the types of Cookies we utilize and their purposes:

**Absolutely Necessary Cookies:** These Cookies are crucial for navigating and accessing the features of a website. They enable core functionalities such as placing items in your shopping cart or accessing secure areas of the site. Without these Cookies, the services you request cannot be provided.

**Performance Cookies:** These Cookies gather data on how visitors interact with our My Public Employee Retirement Services. This includes information such as the types of internet browsers and operating systems used, the domain name of the previous website visited, visit frequency, average visit duration, and pages viewed. Importantly, these Cookies collect information in an aggregated and anonymous form, not identifying any user personally. They are employed to enhance the usability of a website and improve your browsing experience.

**Functionality Cookies:** These Cookies enable the My Public Employee Retirement Services to remember the choices you make (like your user name, language, or the region you are in) and offer more personalized features. They may be used to

remember modifications you've made to text size, fonts, and other parts of web pages that you can customize. They can also remember services you have requested, such as watching a video or commenting on a blog. While these Cookies can remember your preferences and choices, the information they collect is anonymized, ensuring they cannot track your browsing activities on other sites.

- **Web Beacons:** Also known as clear GIFs or pixel tags, Web Beacons are small graphic images placed on a website or in an email. They are utilized to gather data about your interaction with the My Public Employee Retirement Services, as well as with websites of certain advertisers and the emails, promotions, or newsletters we distribute. The insights gained from Web Beacons help us understand the number of users engaging with the My Public Employee Retirement Services, visiting specific publishers' sites, or opening our emails. This information is crucial for us to refine our targeted advertising strategies, ensuring that we deliver content and promotions that are most relevant to your interests.
- **Web Service Analytics:** We engage third-party analytics services for the My Public Employee Retirement Services, which may track actions such as mouse clicks, movements, scrolling behavior, and text input within the services. The data harvested from these analytics tools is utilized to enhance the usability of the My Public Employee Retirement Services and is further detailed in Section 5 (How We Use Your Information). Typically, these analytics services do not gather personal information unless it is willingly offered by the user. Moreover, they usually do not monitor your browsing activities across websites that do not employ their services.
- **Mobile Device Identifiers:** Similar to other Tracking Tools, mobile device identifiers assist My Public Employee Retirement in gaining insights into our users' demographics and online behaviors, enabling us to tailor and enhance the Site. These identifiers are pieces of data saved on mobile devices that can track the device itself, the activities undertaken on and through it, as well as the apps installed. Utilizing mobile device identifiers facilitates the gathering of personal information (like media access control (MAC) address and location) along with Traffic Data.

#### **4.2. Behavioral Advertising**

We engage in a form of advertising known as interest-based or online behavioral advertising. This approach involves some of our partners deploying Tracking Tools to gather data on a user's online activities, with the aim of presenting My Public Employee Retirement ads that align with the user's interests, a practice referred to as "Behavioral Advertising." These partners can range from third-party service providers and advertisers to advertising networks or platforms, traffic measurement services, marketing analytics firms, and other external service providers (collectively known as "Advertising Service Providers"). The Tracking Tools utilized by our partners are capable of collecting a variety of information when you navigate the Site, including

your IP address, mobile device identifier, operating system, browser type, interactions with web pages, as well as geographic and demographic details such as gender and age range. These tools are instrumental in helping My Public Employee Retirement gain a deeper understanding of our users' demographics and online behaviors.

### **4.3. Options for Opting out of Cookies and Mobile Device Identifiers**

If our use of Cookies is contingent upon your consent (as specified at the time such data is collected), you retain the right to withdraw this consent at any time by reaching out to us at [support@MyPublicEmployeeRetirement.com](mailto:support@MyPublicEmployeeRetirement.com). It's important to understand that withdrawing your consent may necessitate providing your consent on an individual basis for our use or disclosure of certain Cookies, should such use or disclosure be essential for accessing some or all of our services.

Various web browsers offer functionalities to decline cookies or notify you when a cookie is being placed on your device. Similarly, you might have the option to refuse mobile device identifiers by adjusting the relevant settings on your mobile device. While accepting Cookies or mobile device identifiers from My Public Employee Retirement is not mandatory, please be aware that blocking or rejecting them could limit your access to the full range of features offered through My Public Employee Retirement Services.

- You have the option to decline certain Cookies and trackers by visiting the opt-out pages of the Network Advertising Initiative (NAI) or the Digital Advertising Alliance (DAA), or by downloading the DAA's AppChoices app on your mobile device (available for both iOS and Android). Utilizing these opt-out mechanisms will place an "opt-out" Cookie on your computer, tablet, or mobile device, signaling your preference not to receive interest-based advertising from companies affiliated with the NAI or DAA. It's important to note that if you remove Cookies from your device, you'll likely need to complete the opt-out process again. For guidance on how to opt out of interest-based advertising specifically on mobile devices, you can visit <http://www.applicationprivacy.org/expressing-your-behavioral-advertising-choices-on-a-mobile-device>. Remember, you'll need to opt out individually on each browser and device you use if you wish these preferences to be universally applied.
- Opting out of Behavioral Advertising doesn't completely eliminate the appearance of My Public Employee Retirement advertisements; you may still encounter ads from us that are not tailored to your interests (i.e., not interest-based). Additionally, opting out doesn't imply that My Public Employee Retirement ceases to use Tracking Tools. We may continue to gather data about your interactions with the My Public Employee Retirement Services even after you've opted out of Behavioral Advertising. Consequently, we might still present advertisements to you on the My Public Employee

Retirement Services, based on the information we collect through the My Public Employee Retirement Services..

This Privacy Policy does not extend to the employment of Cookies and other Tracking Tools by third parties, and we are not accountable for their privacy policies and practices. It's important to recognize that Cookies set by third parties may persist in tracking your online activities even after you've navigated away from the My Public Employee Retirement Services.

#### **4.4. How My Public Employee Retirement Responds to Browser “Do Not Track” (DNT) Signals**

Several web browsers, such as Safari, Internet Explorer, Firefox, and Chrome, feature a "Do Not Track" (DNT) or equivalent function that communicates to websites a user's preference not to have their online activities and behaviors monitored. If a website decides to honor a DNT signal, it may choose not to collect certain personal data from that user's browser. However, not all browsers provide a DNT option, and currently, there's no agreed-upon standard within the industry regarding how DNT signals should be interpreted or responded to. Due to this lack of consensus, many web services, including My Public Employee Retirement, do not actively adjust their data collection practices in response to DNT signals. For additional details on DNT signals, you can visit <http://allaboutdnt.com>.

#### **5. How We Use Your Information**

We do not participate in automated decision-making processes. However, we do utilize information (including data that has been de-identified and/or aggregated) to gain a deeper understanding of who uses the My Public Employee Retirement Services and how we can enhance the user experience. Our use of information, encompassing personal data, is aimed at delivering the My Public Employee Retirement Services, improving existing services, innovating new offerings, and for advertising purposes (such as showcasing My Public Employee Retirement ads on other web platforms). The specific applications of this information include:

- Delivering the products, services, and information you have requested;
- Communicating with you directly;
- Enhancing, maintaining, administering, or expanding the My Public Employee Retirement Services, conducting business analyses, or for other internal purposes aimed at supporting, improving, or augmenting our business operations, the My Public Employee Retirement Services, and other offerings;
- Providing you with updates or information about My Public Employee Retirement and our range of products or services;
- Integrating information obtained from third parties with the data we have gathered from or about you, and utilizing this amalgamated information for any of the objectives outlined in this Privacy Policy;
- Presenting you with advertisements, including those based on interests or online behavior;

- Employing statistical data that we compile in any manner that is permissible by law, including data acquired from third parties, to support their commercial and marketing initiatives;
- Meeting our legal obligations, such as the prevention, detection, and investigation of security breaches and potentially unlawful or forbidden activities;
- Guarding against, preventing, or taking action regarding fraudulent, illegal, or harmful activities;
- Upholding our Privacy Policy and other contractual agreements.

By submitting your email and/or phone number and engaging in actions such as ticking a checkbox, clicking the "complete" button, or performing another affirmative action, you are giving your consent to receive emails, calls, and text messages. This includes live, prerecorded, and/or automated calls, text messages, and alerts to the provided phone number. Upon registration, you will receive a confirmation email or text message from My Public Employee Retirement on your mobile device. Agreeing to this is not a condition or requirement for any purchase or to participate in any promotion. Standard message and data rates may apply, and the frequency of messages can vary. Message delivery is not guaranteed by us or by the participating carriers. We reserve the right to terminate these communication programs at any time without prior notification.

## **6. How We Share Your Information**

Under specific conditions, to facilitate the provision of the My Public Employee Retirement Services, we may disclose certain information collected from you, as detailed in this section:

- We engage in selling your personal information to third parties who have agreements with My Public Employee Retirement, enabling them to arrange appointments with you for the services you seek via the My Public Employee Retirement Services.
- Your personal information may be shared with our partners to tailor or showcase our advertisements.
- We may disclose your personal information and/or Traffic Data to our partners who provide operational services (like hosting, billing, fulfillment, data storage, security, insurance verification, web analytics, or ad serving) or who offer specific services, features, or functionalities to our users.
- In efforts to identify if users have engaged with content across multiple devices and to associate those devices, we collaborate with partners who analyze device activity data and/or utilize your information (including demographic, geographic, and interest-based data). We enhance this analysis by supplying our partners with de-identified data. Utilizing this data, we aim to display targeted advertisements across devices we believe are connected or to further examine the usage of the My Public Employee Retirement Services across devices.
- In the event of a proposed merger, sale, acquisition, or any change in ownership or control of My Public Employee Retirement (either partially or wholly), we may transfer

your personal information to another entity. Should such an event take place, we will strive to inform you in advance, so your data will be subject to new privacy and security policies and practices.

- We may also find it necessary to share your personal information or other collected data if we believe in good faith that such action is required to: (1) adhere to applicable laws, regulations, court orders, or legal processes; (2) safeguard the rights, property, or safety of you, My Public Employee Retirement, or others; (3) enforce this Privacy Policy or other agreements with you; or (4) address claims that any submissions or content infringe upon the rights of third parties.

## 7. Storage and Security of Information

Please be aware that any information you transmit to us electronically, whether through the My Public Employee Retirement Services or in your interactions with us, may not be secure during its transmission. We advise against using unsecured channels to send sensitive or confidential information to us. Despite our stringent efforts to maintain robust security measures, it's important to recognize that no security system is flawless or completely invulnerable. We cannot assure "perfect security." Therefore, any information you choose to send us, by any method, is done at your own risk.

## 8. Your Choices

### 8.1. Information You Provide

You have the autonomy to decide whether to share personal information via the My Public Employee Retirement Services. However, opting not to provide specific personal details might prevent you from registering as a user, potentially restricting your access to certain features of the My Public Employee Retirement Services. We assure you that exercising any of your rights will not result in discrimination against you. This includes not denying you goods or services, not providing a different level or quality of services, and not imposing different prices or rates for services based on your decision.

### 8.2. California Privacy Rights

In the last 12 months, we have collected and disclosed for business purposes the following categories of personal information about consumers in California:

Category	Examples	Collected ?	Categories of Recipients
A. Identifiers	Name, address, e-mail address, IP address	Yes	Organizations providing services to My Public Employee Retirement
B. Personal information categories listed in the	Name, professional-related information; and	Yes	Organizations providing services to My Public Employee Retirement



California Customer Records statute	employment-related information		
C. Protected classification characteristics under California or federal law	Age, citizenship, nationality	No	No
D. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with the My Public Employee Retirement Services	Yes	No
E. Geolocation data	Location and movement data	Yes	No
F. Professional or employment-related information	Proof of eligibility to work, resumé, other professional-related information and employment-related information	Yes	Organizations providing services to My Public Employee Retirement and My Public Employee Retirement customers
G. Biometric information	None	No	No
H. Education Information	None	No	No
I. Inferences from the foregoing	None	No	No

**Purposes for Collection, Use, and Sharing.** We utilize and disclose the personal information we gather for commercial purposes, as elaborated within this Privacy Policy. This includes various business purposes such as:

- Auditing Related to Our Interactions With You: This involves reviewing interactions and transactions to ensure compliance with legal obligations, standards, and our internal policies.
- Legal Compliance: Ensuring we comply with applicable legal requirements and regulations.
- Detecting Security Incidents, Protecting Against Malicious, Deceptive, Fraudulent, or Illegal Activity, and Exercising Our Related Rights: This includes efforts to safeguard the integrity of our services and protect our users and ourselves from harmful or unlawful actions.
- Debugging: Identifying and fixing technical issues to improve the functionality of our services.
- Performing Services (for Us or Our Service Provider): This encompasses processing and managing interactions and transactions, including providing customer service, processing or fulfilling orders, and conducting audits.

- Internal Research for Technological Improvement: Conducting research aimed at enhancing our technology and services.
- Internal Operations: Undertaking activities necessary for running our business, including administrative and operational tasks.
- Activities to Maintain and Improve Our Services: This involves efforts to enhance the quality, safety, and user experience of our services.
- Other One-Time or Short-Term Uses: Addressing temporary and specific purposes, provided such uses comply with our Privacy Policy and other relevant legal and ethical standards.

These uses allow us to not only comply with our legal obligations and protect our services but also to continually improve and enhance the experiences we offer to our users.

**Sales of Personal Information:** In the past twelve (12) months, we have sold the following categories of personal information to third parties, under agreements that allow these entities to schedule appointments with you for the services you seek through the My Public Employee Retirement Services:

Category A: Identifiers.

Category B: Personal information categories listed in the California customer records statute.

**Your Rights.** Where applicable, if you are a California resident, you may have the following rights under the CCPA in relation to personal information we have collected about you, to the extent required by the CCPA and subject to verification and any applicable exceptions:

Right to Know/Access: You have the right to request that we disclose certain information to you about our collection and use of certain personal information about you as described below:

- The specific pieces of personal information collected;
- The categories of personal information collected;
- The categories of sources from whom the personal information is collected;
- The purpose for collecting the personal information; and
- The categories of third parties with whom we have shared the personal information.

Right to Delete: You have the right to request that we delete your personal information.

Freedom from Discrimination: You have the right to be free from unlawful discrimination for exercising any of the rights above.

To make a request in relation to the above rights, please contact us using the information in Section 13 below. To fulfill your request, we will need to verify your identity.

Only you, or someone legally authorized to act on your behalf, may make a request related to personal information collected about you. To designate an authorized agent, the authorized agent must provide sufficient information that allows us to reasonably verify that they have been authorized by you to act on their behalf.

### **8.3. Canada, European Union and United Kingdom Privacy Rights**

If the processing of your personal information falls under the jurisdiction of the European Union General Data Protection Regulation (GDPR), the UK General Data Protection Regulation (UK GDPR), and/or the Canadian Personal Information Protection and Electronic Documents Act (PIPEDA), and provided there are no applicable exemptions, you may be entitled to the following rights regarding your personal data:

- The right to request a copy of your personal data which we hold about you and where possible, to transmit that data directly to another data controller.
- The right to request that we correct any personal data about you.
- The right to request your personal data be erased where it is no longer necessary for us to retain such data.
- The right to withdraw your consent at any time to the processing of personal data to which you provided consent for processing.
- The right to request that we provide you with a copy of your personal data.
- The right, where there is a dispute in relation to the accuracy or processing of your personal data, to request a restriction be placed on further processing.
- The right to object to the processing of personal data (where applicable); and
- The right to lodge a complaint with a data supervisory authority.

Please note that we will need to verify your identity before we are able to process any of the requests described in this Section 8, and in our discretion, may deny your request if we are unable to verify your identity. As a part of this process, government or other identification may be required.

If you are a resident of the European Economic Area (“**EEA**”), when we process your personal data, we will only do so in the following situations:

- We need to use your personal data to perform our responsibilities under our agreement with you;
- We have a legitimate interest in processing your personal data. For example, we may process your personal data to send you marketing communications, to communicate

with you about changes to the TouchPoint Services, and to provide, secure, and improve the TouchPoint Services.

- We have your consent to do so.

If your personal data is subject to the GDPR or UK GDPR, we will transfer personal data from the EEA to a location outside the EEA only when there has been a documented adequacy determination or where we have confirmed adequate privacy protections. If we transfer personal data to a third party acting as our agent, we will also obligate the third party to have adequate privacy protections in place.

If your personal data is subject to PIPEDA, we will transfer personal data from Canada to locations outside of Canada only where we have confirmed adequate privacy protections. If we transfer personal data to a third party acting as our agent, we will also obligate the third party to have adequate privacy protections in place.

## **9. How Long We Retain Your Information**

We hold onto your personal information for the duration needed to furnish you with the My Public Employee Retirement Services. There are instances where we may keep personal information for an extended period if it is essential for complying with our legal obligations, resolving disputes, collecting any fees due, preventing fraud, enforcing this Privacy Policy, or as otherwise allowed or necessitated by applicable laws, regulations, or rules. Subsequently, we may retain certain information in a de-identified and/or aggregated format, ensuring it cannot be used to personally identify you.

## **10. Information Provided on Behalf of Children and Others**

The My Public Employee Retirement Services is explicitly not designed for children's use, and we strictly prohibit individuals under the age of 18 from utilizing our services. My Public Employee Retirement does not deliberately gather any information from children, nor is the service aimed at them. If you are under the age of 18, we ask that you refrain from registering for the My Public Employee Retirement Services or providing us with any personal information. By accessing, using, and/or submitting information to or through the My Public Employee Retirement Services, you affirm that you are at least 18 years old. Parents or legal guardians may use the My Public Employee Retirement Services on behalf of their minor children in accordance with this Privacy Policy. Any information submitted while using the service on behalf of a minor child will be considered personal information as outlined in this document. Furthermore, if you are using the My Public Employee Retirement Services on behalf of another individual, regardless of their age, you confirm that you have the authority to do so.

## **11. Third Party Web Services**

The Site includes links to, or content embedded from, third-party web services. The presence of

a link to or embedded content from a web service not owned by My Public Employee Retirement does not imply our endorsement of that web service, nor does it vouch for the quality or accuracy of the information presented there, or the individuals or entities associated with it. Should you choose to visit a third-party web service, you will be governed by that service's privacy policy, over which we have no control and for which we bear no responsibility. We advise you to exercise caution and ask questions before disclosing your personal information to others.

## **12. Updates and Changes to the Privacy Policy**

The effective date of this Privacy Policy is clearly indicated at the top of this webpage. Should there be any significant modifications, we will communicate these changes by posting an announcement on this page. Your ongoing use of the My Public Employee Retirement Services following the effective date will be taken as your acceptance of the revised Privacy Policy. We recommend that you regularly check this page to stay informed about our current privacy practices. Any changes to the Privacy Policy will override all prior versions. IF YOU DISAGREE WITH ANY FUTURE UPDATES TO THIS PRIVACY POLICY, YOU MUST CEASE USING THE MY PUBLIC EMPLOYEE RETIREMENT SERVICES FOLLOWING THE IMPLEMENTATION DATE OF SUCH UPDATES.

## **13. Contact Us**

or the purposes of the General Data Protection Regulation (GDPR), UK General Data Protection Regulation (UK GDPR), the Personal Information Protection and Electronic Documents Act (PIPEDA), and other applicable data protection laws, My Public Employee Retirement is designated as the data controller.

Should you have any comments, concerns, or questions regarding this Privacy Policy, we welcome you to reach out to us. You can contact us via email at [support@MyPublicEmployeeRetirement.com](mailto:support@MyPublicEmployeeRetirement.com). Additionally, for further inquiries or to provide feedback directly, you may contact us at the following address:

**My Public Employee Retirement**  
**1309 Coffeen**  
**Sheridan, WY 82801**

We are committed to addressing your privacy-related inquiries and concerns and encourage you to reach out to us for any clarification or assistance you may need regarding our privacy practices.

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