

Privacy Policy

The information listed below is to advise you of the privacy policy of the Independent Employee Benefits Corporation ("IEBC") and the Carpenters Pension Fund of Illinois ("Fund"), and to help you understand the types of non-public personal information that may be collected about you, how that information may be collected, and to whom that information may be disclosed. This privacy policy applies solely to information collected on this website.

Links

This site may contain links to other sites on the internet. IEBC, the Fund, their employees, affiliates, Boards of Trustees and related entities are not responsible for the privacy practices or content of such websites. The Fund and IEBC encourage you to be aware when you leave our site to read the privacy statement of every linked website.

Your Personal Information

This website provides information about your retirement benefits. Personal information that users provide through this website will be used only for purposes related to administering the retirement plan. The Fund and IEBC disclose non-public personal information that the Fund and IEBC may collect on behalf of users only as permitted or required to administer the retirement plan or as permitted or required by law. For example, the Fund and IEBC may disclose information to an entity that provides services to the Fund or IEBC. It is the Fund and IEBC's policy not to disclose, sell, or transfer non-public personal information except as permitted or required by law.

In general, you can visit this website without informing the Fund or IEBC who you are or revealing information about yourself. Unless required by law or by court order, IEBC and the Fund will not disclose, share or sell any user information to any other third party without the your prior written authorization. User information includes any and all information received through this website, regardless how much information is received.

Please be advised that this website may use "cookies" to collect information about each visitor to the website. This information may not identify the visitor personally but provides IEBC and the Fund with non-personal information such as the number of visitors who access each web page. This website may place a "cookie" on your computer to identify the computer and its actions on our website. A "cookie" is a small data file, not a program. If your web browser refuses to accept "cookies", certain features of this website may not work properly.

Security

The Fund and IEBC are committed to preventing others from unauthorized access to the personal information that you provide to the Fund and IEBC, and the Fund and IEBC maintain commercially reasonable procedures and technology designed for this

purpose. This website has reasonable technical and organizational security measures in place to protect the loss, misuse or alteration of information under the Fund or IEBC's control. However, the Fund and IEBC cannot guarantee that unauthorized third parties will never be able to defeat those security measures or use your personal information for improper purposes.

The Fund and IEBC suggest that you install anti-virus software on your computer and routinely check for viruses, key loggers, spyware and other programs that may become installed on your computer without your permission. If you believe that you have received a virus from this website, please contact the Fund and IEBC as soon as possible so that we may take remedial measures to remove the virus.

The Fund and IEBC do not send emails to users requesting payment, login or password information. If you receive an email purporting to be from the Fund and IEBC that asks you to provide personal or account information, or login and passwords, do not provide such information unless you have first verified that the website or email is from the Fund and IEBC. Such emails may be fraudulent and used in connection with scams known as phishing. The Funds and IEBC ask that you report any suspicious emails or websites immediately.

Governing Law and Jurisdiction

This privacy policy and the collection and use of website user information from this website shall be governed and interpreted in accordance with Illinois law. The Fund rights and all rights of participants and beneficiaries under the Fund shall be governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), except to the extent that Illinois law is not preempted by ERISA.

Monitoring

The Fund and IEBC are under no obligation to monitor the conduct of its website users, but may investigate and respond if violations are reported. The Fund and IEBC reserve the right to delete, remove or exclude any user, in our sole discretion, that does not meet the Fund and IEBC's intent and guidelines for the proper use of the website.

Changes to Privacy Policy

This Privacy Policy may be amended or changed at any time and without prior notice. Any changes to the privacy policy will be posted on this page and will be effective immediately upon posting.