

This Privacy Policy (the "Privacy Policy") sets forth how SEIU Benefit Funds (referred to herein as "we," or "us," or "our") collects, uses and protects the information of users (referred to herein as "you" or "user") of its websites currently located at www.seiufunds.org, www.seiufunds.com, www.seiufunds.net and the subdomains thereof, and any other website on which this Privacy Policy is posted (the "Websites"). By using or accessing the Websites, you agree to the practices and procedures described in this Privacy Policy and in the Website Terms of Use into which this Privacy Policy is incorporated. This Privacy Policy does not apply to data collected by any means other than on or through the Websites, including any offline means.

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What information we collect about you

We may collect personal information from and about our users, as well as information about users and their visits to the Websites.

Personal Information:

When using certain areas of the Websites, you may be asked to provide or otherwise choose to provide personal information. We may collect personal information via the Websites through certain of users' activities, transactions and completion of online forms on the Websites, for example, when users register for accounts or other features (such as our online courses or scholarships), complete surveys, submit a comment to one of our blogs, submit a question using an "ask us" or similar feature, send us an e-mail, or in any other way submit personal information to us via our Websites. We consider "personal information" to include, for example, contact information (such as name, postal address, e-mail address and telephone number), social security number, date of birth, demographic information and other information that may identify you as an individual or allow contact with you as an individual.

Web Usage Information:



Our servers collect the browser type and IP address of all visitors to our Websites. Our servers may also record the referring page that linked users to the Websites (e.g., another Web site or a search engine); the pages users visit on our Websites; the Web site users visit after leaving our Websites; other information about the type of Web browser, computer, platform, related software and settings users and their computers are using; any search terms users have entered on our Websites or a referral site; and other Web usage activity and data logged by our Web servers. This "clickstream" data may be combined with other information about our users, including personal information.

We also use cookies to track usage of our Websites. Cookies are small pieces of data that automatically get stored on your computer when you visit our Websites. We use the information collected through cookies to administer, monitor and improve our Websites, and we may use cookies to personalize your experience with our Websites. While the information collected through cookies generally does not, alone, constitute personal information, we may be able to connect that information to your personal information. Cookies can be blocked or removed through the use of browser settings. Additionally, if you have a Flash player installed on your computer, since Flash cookies generally cannot be deleted through typical browser settings, your Flash player can be set to reject or delete Flash cookies. However, refusing a cookie may, in some cases, preclude you from using, or negatively impact the display or function of, the Websites or certain features of the Websites. [We also may use "clear GIFs" (aka "Web beacons" or "pixel tags") or similar technologies on the Websites and/or in our communications with you (such as in our e-mails), which help us to verify an individual's viewing or receipt of a Web page or message, and may enable us to relate such viewing or receipt to other information, including personal information.] Any or all of the above-described activities with respect to web usage information may be performed on our behalf by our Service Providers (defined below).

In addition, we currently use Google Analytics to track traffic to, from and around our Websites, and we use the data gathered through this service (such as what time the current visit occurred, whether the visitor has been to the site before, and what site referred the visitor to the web page) for various purposes, including to improve our Websites and our users' experience with them. Google Analytics collects information anonymously, and reports to us website trends without identifying individual visitors. To find out more about how information about your visits to the Websites may be collected and analyzed through the Google Analytics tools,

visit http://www.google.com/intl/en/analytics/privacyoverview.html. Depending on the type of Web browser you have, you may be able to opt-out of having certain of your web usage information sent to Google Analytics by

visiting http://tools.google.com/dlpage/gaoptout?hl=en.

Information Obtained from Third Parties: We may supplement the information obtained from or about our users via the Websites with information that we receive or otherwise



obtain from third parties, including both personal information and web usage information.

How we use your information

Personal information: We will use your personal information for various purposes, including, for example, to respond to your requests, answer your questions and to provide you with our services and features. We may also use your personal information to maintain our internal record keeping and administer the Websites. We may match information collected from you through different means or at different times, including both personal information and web usage information, and use such information along with information obtained from other sources, including third parties.

In addition, we may send you notices (for example, in the form of e-mails, mailings, and the like), and otherwise correspond with you, about our Websites, about your inquiries and/or about your accounts, benefits, plans and programs in which you may be participating.

Web Usage Information: We use web usage information for various purposes. For example, cookies and other tracking technologies may enable us to relate your use of the Websites to other information about you, including your personal information. Additionally, we use web usage information for internal system administration, to help diagnose problems with our servers, to analyze this information to increase the functionality and user-friendliness of the Websites, to better tailor the Websites to our users' needs, and to otherwise operate and administer the Websites. Such information may also be used to gather broad demographic information, such as country of origin and Internet Service Provider. We may also link this web usage information with personal information.

How we may share your information with third parties

We share users' information collected via the Websites with the following types of entities and in the following ways Service Providers: We may provide users' information to our third-party representatives and service providers such as server hosts, data management companies, address list hosting companies, e-mail service providers, analytics companies, distribution companies, payment processing companies, fulfillment companies and payment processors (collectively, "Service Providers"), who may use such information on our behalf to facilitate the operation of the Websites and programs.

Public Forums. When you contribute to a public area or feature of our Websites, such as a blog or other communication or community tool or area, the information that you submit or post will be made available to the general public. For this reason, we recommend that you do not submit in these areas of the Websites any sensitive personal information, such as any financial information or any information that would enable other users to locate you.

Legal Disclosures: We may disclose user information to government authorities, and to other third parties when compelled to do so by government authorities, at our discretion,



or otherwise as required or permitted by law, including but not limited to in response to court orders and subpoenas. We also may disclose user information when we have reason to believe that someone is causing injury to or interference with our rights or property, other users of the Websites, or anyone else that could be harmed by such activities.

Website Usage and other Non-Personally Identifiable Information: We may disclose web usage information and other non-personally identifiable information regarding our users and their behavior as a measure of interest in, and use of, our Websites to third parties, including, for example, aggregate data, such as overall patterns or demographic reports that do not describe or identify any individual user.

Corporate Change of Control: In the event we, or a significant portion of our assets, are acquired by or transferred to one or more third parties as a result of an acquisition, merger, sale, reorganization, consolidation, bankruptcy or liquidation, personal information and other types of user information may be amongst the transferred assets.

Links to Other Websites

The Websites contain many links to other websites and online services. When you link to such sites or services, you become subject to their terms of use and privacy policies posted thereon and/or applicable thereto. This Privacy Policy does not apply to information provided to or collected on any other website. You should review these other sites' privacy policies to see how they may collect, use and disclose you personal and other information.

Security

While we endeavor to protect the security and integrity of the personal information provided by our users via the Websites, complete security is not always possible. Due to the inherent nature of the Internet as an open global communications vehicle, we cannot guarantee that information, during transmission through the Internet or while stored on our systems or otherwise in our care, will be absolutely safe from unauthorized access or use.

It is important to remember that you too play a role in the security of your information. You are responsible for maintaining the confidentiality of your personal information, including any passwords. Please notify us immediately if you learn of any unauthorized use of your password or account, or any other breach of security.

In the unlikely event that we believe that the security of any user's personal information in our possession or control may have been compromised, we may seek to notify such user of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, to the extent we have your e-mail address and if permitted under applicable laws, we may notify you by e-mail.



Accessing and changing information

You may access and update the personal information you have provided to us via the Websites by visiting the "Info Update!" area of the Websites.

Changes to this Privacy Policy

We reserve the right to change or update this Privacy Policy, or any other of our policies or practices, at any time, and will notify users of the Websites by posting such updated Privacy Policy to our Websites. Any changes will be effective immediately upon posting to the Websites. Under certain circumstances (for example, with respect to material changes that may lessen your privacy rights), we may also elect to notify you, or to request your consent for such changes, by additional means, such as posting a notice on the front page of our Websites or sending you an e-mail.

Consent to processing

By providing personal information to the Websites, you consent to the collection, maintenance, processing and transfer of such information in and to the United States and other countries and territories, pursuant to the laws of the United States, which may provide lesser privacy protections than the laws of other countries.

Contact Us

If you have any questions about the Websites or this Privacy Policy, please contact us at 800-458-1010.