

## Privacy Policy

Confidentiality of our client's data and information is an integral part of Actuarial Benefits and Design Company's view for how we provide professional services. We maintain corporate policies of strict confidentiality and integrity for the data that our clients provide to us and that we obtain in the course of our professional engagement.

## Nonpublic Personal Information We Collect

We collect nonpublic personal information about you that is either provided to us by you or was obtained by us with your authorization in the normal course of our professional engagement.

## Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and to unrelated third parties who need to know that information to assist us in providing services to you where you have provided specific or tacit agreement for us to share information to complete a project. And in such situations we exchange data in a secure format.

## Protecting the Confidentiality and Security of Current and Former Clients' Information

We retain records relating to our professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with professional standards. We use a private, secured network for data infrastructure. The latest antivirus software is installed on all our equipment and updated regularly. Our offsite storage is kept secure.

Your privacy and our professional ethics are very important to us. Should you have any questions about our privacy policy, please call.