

WEBSITE PRIVACY POLICY

Introduction and Consent

This privacy statement ("Privacy Policy") identifies the type of information the Mid-America Carpenters Regional Council Health Fund, the Mid-America Carpenters Regional Council Pension Fund, the Mid-America Carpenters Regional Council Supplemental Retirement Fund, and the Mid-America Carpenters Regional Council Millmen Pension Fund (the "Funds," "we," "us" or "our") collects from a user (a "User," "you" or "your") of this website, www.carpenterbenefits.org (the "Website") and describes how the Funds use and disclose this information. By using this Website, you are consenting to this Privacy Policy. If this Privacy Policy is unacceptable to you, please do not use this Website. If you have any questions about this Privacy Policy, the Website, or the manner in which the Funds use or disclose personal information, we encourage you to contact us through any of the methods identified below.

Use and Disclosure of User Information

The Funds respect the privacy of Users of this Website and take steps to prevent unauthorized disclosure of User information to third parties. User information includes any and all information received by the Funds from Users of this Website, regardless how such information is received. The Funds collect and store this information to enable the Funds to fulfill their administrative, regulatory or legal obligations or to improve the level of service to Users. The Funds are the sole owners of the information on this Website. Unless permitted or required by law or court order, the Funds will not disclose, share or sell any User information to any other third party without the User's prior authorization, except information may be disclosed to the Funds' Trustees, employees, administrators and other professional advisors only to the extent necessary to administer the Funds. Unless otherwise stated, this Privacy Policy does not apply to information posted by Users to publicly accessible portions of this Website or any other website, including but not limited to, online forums or bulletin boards.

Personal and Financial Information Collected by the Funds

Throughout this Website, there are forms that allow you to initiate actions, view information, and request information. These forms may ask for contact information (such as name, mailing address, and email address), login and password information, and certain other personal or financial information. Your provision of such information is entirely voluntary.

IP Address Logging

The Funds' web servers track domain names and/or IP (Internet Protocol) addresses of Users to measure what pages and features are accessed by visitors. The Funds use software to collect and analyze this information. This information helps us administer the Website, improve content, and improve service.

Cookies

This Website may use cookies to collect anonymous usage statistics to track Website utilization and to ensure basic functionality for authenticated Users, including but not limited to initiating and terminating valid sessions. A "cookie" is a small summary text file that is stored by your

mobile phone (e.g., iPhone or Android) or by your browser (e.g., Internet Explorer, Edge, Chrome, Safari, or Firefox). Cookies allow the Website to store some information about Users, allowing the Website to recognize a User and respond appropriately. Identifiable visitor information may also be stored in internal log files. The Funds use this information to troubleshoot issues, improve online services, and for analytical purposes, such as analyzing trends, administering the Website, tracking User movements, and gathering broad demographic information.

Links to Other Websites

The Website may contain links to other websites not affiliated with the Funds. The Funds are not responsible for the privacy practices or the content of such other websites. By including links to other websites, the Funds neither endorses such websites nor guarantees the information they contain is accurate. The Funds encourage you to be aware when you leave the Website to read the privacy policies of every linked website as the privacy policies of each may differ from this Privacy Policy. This Privacy Policy applies solely to websites owned by or operated on behalf of the Funds.

Security

The Funds are committed to preventing unauthorized third parties from accessing the personal information you provide to us, and we 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 our control. Although we cannot guarantee that our systems are 100% secure 100% of the time, we periodically update and test our technology in order to improve the protection of User information.

Your participation is also important to the Funds' security efforts. We suggest you take steps to protect your computer's security, which include the following:

- Passwords. Create a strong password using a combination of letters, numbers and symbols. Do not share your password with anyone. Change your password often.
- Software Updates. Ensure your computer and internet browser software are up to date.
- Security Software. Install anti-virus software on your computer and routinely scan for viruses, keyloggers, spyware and other programs that may become installed on your computer without your permission. If you believe you have received a virus or other malware from this Website, please alert us as soon as possible so that we may take remedial measures to address.
- Log Off. Always log off the Website after completing your activities.

The Funds do not email Users requesting their login or password information. If you receive an email purporting to be from the Funds requesting your personal, financial, or login information, do not provide such information unless you have first verified that the email is actually from the Funds. Such emails may be fraudulent and used in connection with scams known as phishing. The Funds request that you report any suspicious emails, websites, or other activity to us.

Other Fund Policies

Your use of this Website may also be governed by other terms and conditions contained on separate user agreements and terms of use. Additionally, the Mid-America Carpenters Regional Council Health Fund's Notice of Privacy Practices governs the that Fund's use and disclosure of, and your rights to access, "protected health information" as that term is defined under the Health Insurance Portability and Accountability Act of 1996 and its implementing regulations. To the extent the terms of this Privacy Policy and the terms of the Notice of Privacy Practices conflict, the Notice of Privacy Practices shall control.

Governing Law and Jurisdiction

This Privacy Policy, and the Funds' collection, use and disclosure of user information, shall be governed and interpreted in accordance with the laws of the United States and , to the extent not preempted by federal law, the state of Illinois. Any disputes arising out of this Privacy Policy shall be adjudicated in a court of competent jurisdiction in the Northern District of the state of Illinois.

Changes to Privacy Policy

The Funds reserve the right to change this Privacy Policy at any time without prior notice. Any changes to the Privacy Policy will be posted on this page and will be effective immediately upon posting.

Choice/Opt Out and Contact Information

If you chose to provide us with personal information that we may need, via the internet, to correspond with you or provide you with certain online services, it is our intent to let you know how we will use that information. If you do not wish to have your information used as a basis for further contact with you, we will respect your request and remove you from our online contact list. To request removal from our online contact list or to update your personal information, you may opt out of certain communications through our on-line portal.