

Financial Privacy Notice

Deseret Mutual Benefit Administrators

Deseret Mutual Employee Pension Trust

2003

Notice of Deseret Mutual's Privacy Policy

At Deseret Mutual, we share your concerns for privacy and security of personal information. Because we value your privacy, we do not sell or trade any personal information that you have entrusted to us. To help you better understand our privacy policy and practices, we have prepared this notice for you.

1. Our Privacy Pledge

While information is the cornerstone of our ability to provide you with exceptional customer service, our most important asset is you, our customer. Keeping customer information secure, and using it only as you would want us to, is a top priority for us. Deseret Mutual restricts access to personal information about you to those employees who need to know that information to provide products or services to you or your family. We also maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to protect your personal information. Here is our pledge to you:

- We will safeguard any information you share with us according to strict standards of security and confidentiality, including any nonpublic personal information.
- We will limit the collection and use of your information to the absolute minimum we require to deliver appropriate levels of service to you, which includes administering our business, as well as advising you about our products, services, and other available opportunities, values, or services.
- We will permit only authorized employees who are trained in the proper handling of customer information to have access to your information.
- Whenever we hire other organizations to provide support services, we will require them to conform to our privacy standards and to allow us to audit them for compliance.
- We will not reveal your information to any other external organization unless we have previously informed you in disclosures or agreements, and have either been authorized by you or are required by law to make such disclosure.

- We will attempt to keep customer files up-to-date and accurate. We will tell you how and where to conveniently access your account information (except when we are prohibited by law) and how to notify us about errors, which we will promptly correct.

2. Information We May Collect

We collect and use information necessary to administer our business, to advise you about available products and services, and to provide you with exceptional customer service. We collect and maintain the following types of nonpublic personal information needed for these purposes:

- Information we receive from you on your applications or other forms
- Information we receive from you in letters, telephone calls, e-mails, visits to our office, etc.
- Information about your transactions or claims
- Information we receive from your employer, such as enrollment or demographic information
- Information we may receive from you when you visit our Internet Web site
- Information we may receive from other third parties
- Information we may receive from credit reporting companies, bureaus, or agencies

3. Information We May Share or Disclose

We may share information about you in the normal course of conducting our business. We may also share certain information with your employer to calculate your benefits, such as information concerning your address, Social Security number, salary, and years of service. However, we do not share with your employer any personal financial information, except as may be required to administer benefits.

We may also disclose certain information about you without your prior permission with persons or companies that are not affiliates of Deseret Mutual as permitted by law for purposes such as:

- To perform services for us
- To help us in responding to your inquiries, complaints, or appeals
- To state and/or federal agencies and regulatory authorities for required filings and examinations of our records or practices

- To law enforcement agencies or other governmental authorities to report suspected illegal activities
- To your attorney, trustee, or anyone else who represents you or has a legal interest in your plan or policy
- To persons to whom a court requires us by order or subpoena to provide information
- To persons or organizations conducting actuarial or research studies, subject to appropriate confidentiality agreements
- To our attorneys, accountants, and auditors
- To credit reporting companies, bureaus, or agencies
- To others as permitted or required by law.

4. Our Privacy and Security

We restrict access to nonpublic personal financial information about you to those employees and agents who need to know that information to provide products or services to you and to conduct our internal operations. This information is kept internal to Deseret Mutual, except when required or permitted by law, and is not available to the general public. We require certain access codes or personal identification numbers from our customers to enable them to access personal information.

We maintain physical, electronic, and procedural safeguards that comply with applicable regulations to safeguard your personal information. Other than Internet e-mail, all external electronic transfers of information are encrypted or otherwise protected to ensure that no unauthorized person can gain access to the information. Internet e-mail will not be used to communicate any personal information to you without your permission.

5. Opting Out

We are permitted by law to share information about you to reputable companies that market products or services that you may be interested in, unless you “opt out” of receiving that information. However, at the present time, we do not give, sell, trade, or share any of your personal information with any unaffiliated entities that market products or services. In fact, the only unaffiliated entities with whom we share your personal information are those that perform services directly related to administering your benefits. Before we share any of your personal information with unaffiliated companies that market products or services, we will provide you with written notice of our intentions to do so and with a procedure for you to opt out if you do not want your personal information provided to these unaffiliated entities.

6. *Protecting Your Own Information*

Deseret Mutual is committed to protecting the privacy of your information. You can help us by following these simple guidelines:

- Protect your account numbers, Personal Identification Number (PIN), password, and Social Security number. Do not give your Deseret Mutual PIN to anyone. Your Deseret Mutual PIN can access not only your nonpublic personal financial information but also all of the protected health information for you and any covered family members.
- Use caution when disclosing numbers or information to others. If someone calls you and claims to be calling on behalf of Deseret Mutual and asks for your information, you should be aware. Deseret Mutual staff will normally have access to your information and will not need to ask for it.
- Be careful about the information you provide by e-mail, as this channel of communication is not necessarily secure against interception.
- Let us know if you have any questions. Please do not hesitate to call us. Remember, we're here to serve you.

Deseret Mutual Benefit Administrators

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