

Privacy Policy & Terms and Conditions

California Pension Administrators & Consultants, Inc. (“California Pensions”, “we” or “our”) and affiliated companies are committed to protecting your privacy. This Privacy Policy & Terms and Conditions governs how we collect and use information about you in relation to using our website, electronic services or SMS/MMS messaging service, which we may make available to you directly or through third parties.

By using our website, SMS/MMS messaging service, or other electronic services, you agree to the terms and conditions of this policy. California Pensions reserves the right, in its sole discretion, to modify or change this Policy at any time without prior notice to you. The date of the last update will be posted at the top of this Policy for your convenience. This Policy, and any changes, are effective as soon as posted and supersede any prior Policies. Your continued use of SMS/MMS, electronic or website services constitutes your full acceptance of those changes.

Data

We may collect personal and activity data, which may be linked. We use technologies like cookies (small files stored on your browser), web beacons, or unique device identifiers to identify your computer or device so we can deliver a better experience. Our systems also log information like your browser, operating system and IP address.

We also may collect personally identifiable information that you or your employer provide to us, such as your name, address, phone number or email address. We typically do not access other personal information on your device, such as your phone book, calendar or messages.

Our systems may associate this personal information with your activities in the course of providing service to you (such as pages you view or things you click on or search for).

We do not knowingly contact or collect personal information from children under 13. If you believe we have inadvertently collected such information, please contact us so we can promptly obtain parental consent or remove the information.

Location

We may collect and share anonymous location data. To customize our service for you, we and our technology vendors may collect, use, and share precise location data, including the real-time geographic location of your computer or device. This location data is collected anonymously in a form that does not personally identify you and issued only to provide and improve our service. We may obtain your consent on your first use of the service.

Access

You can request to see or delete your personal data other than what is required by us to perform our duties under our agreement with your Plan Sponsor or is required to be in compliance with state or federal law. You can sign into your account to see or delete any personally identifiable information we have stored, such as your name, address, email or phone number. You can also contact us by email to request to see or delete this information. You may not delete any information which is required by Federal law or for the necessary operation of your employer's retirement plan.

Deletion

We may keep data indefinitely.

Sharing

We may share personal data with companies we trust.

We may share personally identifiable information (such as name, address, email or phone) with trusted partners in order to provide you with relevant plan services only. We do not use this information to advertise to allow others to advertise to you.

California residents are legally entitled (at no charge and no more than once annually) to request information about how we may have shared your information with others for direct marketing purposes. Contact us for this information: customerservice@pacpensions.com.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Ad Tracking

Advertising companies collect anonymous data. You can opt out.

Ad companies may use and collect anonymous data about your interests to customize content and advertising here and in other sites and applications. Interest and location data may be linked to your device but is not linked to your identity. We typically do not partner with ad companies via our website or SMS messages.

Contact

You can ask privacy questions.

If you have any questions or concerns about our privacy policies, please contact us: customerservices@pacpensions.com.

Vendors

Service providers access data on our behalf.

In order to serve you, we may share your personal and anonymous information with other

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companies, including vendors and contractors. Their use of information is limited to these purposes, and subject to agreements that require them to keep the information confidential. Our vendors provide assurance that they take reasonable steps to safeguard the data they hold on our behalf, although data security cannot be guaranteed.

Analytics companies may access anonymous data (such as your IP address or device ID) to help us understand how our services are used. They use this data solely on our behalf. They do not share it except in aggregate form; no data is shared as to any individual user. Click to see company privacy policies that govern their use of data.

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Special

Special situations may require disclosure of your data.

To operate the service, we also may make identifiable and anonymous information available to third parties in these limited circumstances: (1) with your express consent, (2) when we have a good faith belief it is required by law, (3) when we have a good faith belief it is necessary to protect our rights or property, or (4) to any successor or purchaser in a merger, acquisition, liquidation, dissolution or sale of assets. Your consent will not be required for disclosure in these cases, but we will attempt to notify you, to the extent permitted by law to do so.

SMS/MMS Terms of Use

By "Opting In" to or using a "Text Message Service" (as defined below) from us, you accept these Terms & Conditions.

"Opting In," "Opt In," and "Opt-In" refer to requesting, joining, agreeing to, enrolling in, signing up for, acknowledging, responding to, or otherwise consenting to receive one or more text messages.

"Text Message Service" includes any arrangement or situation in which we send one or more messages addressed to your mobile phone number, including text messages (such as SMS, MMS, or successor protocols or technologies).

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By consenting to receive text messages from us, you agreed to these all our Terms and Conditions outlined in this document, but specifically these SMS/MMS Terms of Use.

By agreeing to receive text messages, you also consent to the use of an electronic record to document your agreement. You may withdraw your consent to the use of the electronic record by replying STOP.

We respect your privacy. We only use information you provide through this service to transmit your mobile messages and respond to you. This includes, but isn't limited to, sharing information with platform providers, phone companies, and other vendors who assist us in the delivery of mobile messages. Mobile information will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. Nonetheless, we reserve the right always to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property.

We do not charge you for the messages you send and receive via this text message service. But message and data rates may apply, so depending on your plan with your wireless or other applicable provider, you may be charged by your carrier or other applicable provider.

This Text Messaging Service is for conversational person-to-person communication between you and our employees. We may send you an initial message providing details about the service. After that, the number of text messages you receive will vary depending on how you use our services and whether you take steps to generate more text messages from us (such as by sending a HELP request).

If you no longer want to receive text messages, you may reply to any text message with STOP, QUIT, END, REVOKE, OPT OUT, CANCEL, or UNSUBSCRIBE. As a person-to-person communication service, opt-out requests are specific to each conversation between you and one of our employees and their associated phone number. After unsubscribing, we may send you confirmation of your opt-out via text message.

For support, contact us at customerservice@pacpensions.com.

More

Our privacy policy may change from time to time.