

KY Saves 529 Privacy Policy

Please read this notice carefully. It gives you important information about how the Program handles nonpublic personal information it may receive about you in connection with the Program.

Information the Program Collects

Nonpublic personal information about you (which may include your social security number or taxpayer identification number) may be obtained in any of the following ways:

- you provide it on the Program application;
- you provide it on other Program forms;
- you provide it on the secure portion of the Program's website; or
- you provide it to complete your requested transactions.

How Your Information Is Used

The Program does not disclose your personal information to anyone for marketing of third party products. The Program discloses your personal information only to those service providers who need the information to respond to your inquiries and/or to service and maintain your Account. In addition, the Program or its service providers may be required to disclose your personal information to government agencies and other regulatory bodies (for example, for tax reporting purposes or to report suspicious transactions).

The service providers who receive your personal information may use it to:

- process your Program transactions;
- provide you with Program related materials; and
- mail you Program Account statements.

Service providers, at the Program's direction, provide services and include fulfillment companies, printing and mailing facilities.

- These service providers are required to keep your personal information confidential and to use it only for providing contractually required services to the Program.

Security of Your Information

The Program protects the personal information you provide against unauthorized access, disclosure, alteration, destruction, loss or misuse. Your personal information is protected by physical, electronic and procedural safeguards in accordance with applicable standards. These safeguards include appropriate procedures for access and use of electronic data, provisions for the secure transmission of sensitive personal information on the Program's website, and telephone system authentication procedures.

Changes to this Privacy Policy

The Program will periodically review this Privacy Policy and its related practices and procedures. You will be notified of any material amendments to this Privacy Policy.

Notice About Online Privacy

The personal information that you provide through the Program's website is handled in the same way as the personal information that you provide by any other means, as described in this document. This section of the notice gives you additional information about the way in which personal information that is obtained online is handled.

Online Enrollment, Account Information Access and Online Transactions

When you visit the Program's website, you can go to pages that are open to the general public or log on to protected pages to enroll in the Program, access information about your Account, or conduct certain transactions related to your Account. Once you have opened an Account in the Program, access to the secure pages of the Program's website is permitted only after you have registered for online access. Your user ID and password must be supplied each time you want to access your Account information online. This information serves to verify your identity.

When you enter personal data into the Program's website (including your Social Security number or taxpayer identification number and your password) to enroll or access your Account information online, you will log into secure pages where Transport Layer Security (TLS) protocol is used to protect information.

To use this section of the Program's website, you need a browser that supports encryption and dynamic web page construction.

If you provide personal information to effect transactions on the Program's website, a record of the transactions that you have performed while on the site is retained by the Program.