



Notice of Privacy Policy

Protecting the privacy of your personal information is important to us at CalABLE. You have given this information to us so that we may provide you with assistance in participating in the 529 CalABLE program. We understand that you trust us to keep your personal information confidential as required by law.

CalABLE Privacy Policy

1. CalABLE collects nonpublic personal information about you from the following sources:
 - Information you provide us when you conduct business with CalABLE whether online, through the mail, or over the phone;
 - Information about your transactions with CalABLE and its agents and subcontractors;
 - Information received from the Social Security Administration, the Internal Revenue Service, other state or federal programs, or state agencies; and
 - Information received from third party payment processors to which you have made contributions or withdrawals.
 - Nonpublic personal information means personal information about you which identifies you, and that is not available from public sources.
2. CalABLE does not disclose any nonpublic personal information about you or our other customers to anyone, except with your consent, at your request, or as permitted or required by state or federal law.
3. CalABLE restricts access to nonpublic personal information about you to those employees, agents, subcontractors, organizations, and government agencies who need to know the information to provide the services or products that are the basis of the customer relationship between you and CalABLE. CalABLE maintains physical, electronic, and procedural safeguards reasonably designed to safeguard your nonpublic personal information.

Under the terms of the Program Management Agreement, the Program Manager and other service providers to the Program shall abide by this Privacy Policy.

By enrolling in an account in CalABLE as a Beneficiary, or as the Authorized Legal Representative on behalf of a Beneficiary, or by accessing the Website you agree to this Privacy Policy. Enrollment is deemed to have occurred as of such time that you click to accept the CalABLE Program Disclosure Statement and Participation Agreement and this Privacy Policy. IF YOU DO NOT WISH TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS IN THIS AGREEMENT, DO NOT ACCESS THE WEBSITE OR USE ANY OF THE SERVICES PROVIDED ON THE WEBSITE.

CalABLE Notice of Security

This Notice describes important security practices in connection with the CalABLE Account website. CalABLE operates as a Section 529A qualified ABLÉ program established and maintained by the State of California through the California ABLÉ Act Board which serves as Trustee. When you visit the Website you can log onto pages where access is permitted only after you have supplied your Account Number and Password.

CalABLE, TIAA-CREF, Tuition Financing, Inc., and their subcontractors and their respective affiliates (hereinafter referred to collectively as "the Contractors") are committed to protecting your privacy on-line. When you log onto the Website's secure pages, we use 256-bit SSL certificates for securing information. SSL certificates have been widely accepted on the World Wide Web for authenticated and encrypted communication between clients and servers. In addition, all data that you send to us and we confirm back to you, is sent over an encrypted secure connection protected with a mechanism for detecting tampering - that is, for automatically determining whether the data has been altered in transit. This basically means that the data sent is encrypted and is designed so it can only be decrypted by our web server. To provide additional protection your data is stored on a secure server behind our firewall. Firewalls can be thought of as a selective barrier that are designed to permit only specific types of transactions through to our system. This Website may utilize "cookies" - small text files placed on your computer hard drive - when you use this site. Cookies may be used for security purposes, to facilitate navigation of the Website, or to personalize your use of the site by retaining preferences. The cookies used by the Website do not contain personally identifiable information, and are used ONLY in the context of your use of the Website.

To use this site, you need a browser that supports encryption and dynamic web page construction. It is strongly recommended that you have a secure browser which supports 256-bit encryption.

Each user session is set up for a specific period of time. If you do not make a transaction within that specific period of time, the session times out. If your session times out, and you are not finished using the Website, you will need to log on again. This reduces "the window of opportunity" for an unauthorized user to access your account information if you walk away from your computer without logging off the Website.

To help ensure the confidentiality and integrity of your information:

- Use caution when choosing your user name and password. Choose a unique and secure password that will be difficult for others to guess. Do not use obvious or easily accessed data such as your name, initials, Social Security number, mother's maiden name, phone number, address, family birthdays, family names, pet names, or any combination of these.
- CalABLE will never contact you to solicit your user name or password. Do not reveal them to anyone.
- Close your browser when finished. After you have finished your session on the CalABLE website, log off and close your browser to get rid of information that may have been temporarily stored on your computer during your session.
- Do not share your Password, Social Security Number or Account Number with anyone.
- Call the CalABLE toll-free number at 833-Cal-ABLE (833-225-2253), if you suspect any willful misuse of this site.

If you provide personal information to effect a transaction a record of the transaction performed while you are on the Website is retained by CalABLE's secure system, maintained by the Program.

CalABLE and the Contractors may periodically review their procedures and reserve the right to amend them. You will be kept informed of any changes to the practices set forth in this notice.

This site also contains links to other sites. Neither CalABLE nor the Contractors are responsible for the privacy practices or the content of such websites.

IMPORTANT NOTICE ABOUT E-MAILS FROM CalABLE

Many email programs monitor for "spam", the electronic equivalent of junk mail. When these programs detect something they think is spam, they will either not deliver it at all or will deliver it to a folder other than your Inbox. Depending on your e-mail service and your specific spam settings, email sent with regard to your account may be recognized as spam and not delivered to your Inbox.

Most email services will allow you to add "safe" addresses -- specific addresses that are always allowed to send mail to your Inbox. To ensure you receive all email communications regarding your CalABLE login, please add `do_not_reply@CalABLE.ca.gov` to your list of safe addresses.

If you request a new password and do not receive an e-mail within 24 hours, check your email program's folder where spam is placed.