



NEW ENGLAND EMPLOYEE BENEFITS COUNCIL, INC.

PRIVACY POLICY

Last updated December 17, 2019

New England Employee Benefits Council, Inc., a Massachusetts non-profit corporation (“**NEEBC**” or any first-person pronouns such as “We,” “Us,” “Our,” or “Ours”), recognizes the importance of protecting the privacy of information We may receive from users of Our website (the “**Website**”). For the purposes of this Privacy Policy, users include anyone who accesses the Website (together, “**User**” or “**Users**” or any second-person pronouns such as “You,” “Your” or “Yours”). This Privacy Policy describes the information We collect from Users, how We may use it and with whom We may share that information, the safeguards We use to protect such information and the choices You may make with respect to Your personal information. If You are resident in the EU (or a country that has adopted a local law to implement or adopt the GDPR) (“**EU Residents**”), this will include the European General Data Protection Regulation (“**GDPR**”) or the applicable local law implementing or adopting the GDPR (“**Applicable Local Laws**”). Please see the section “Additional Information for EU Residents” below, for further information.

1. **Information We Collect**

We have constructed the Website so that You may visit Us and review information about Our services and products, without revealing Your identity or volunteering any personally identifying information. Please be aware that We automatically collect certain information about Users, including the Internet Protocol (“**IP**”) address of Your computer, browser type, date and time of Your visit, how long You visited certain pages on the Website, and the page, service or product You are requesting. If You choose to contact Us, request information, apply for a job, or inquire about a service or a product, We will collect personally identifiable information (“**PII**”) from You, such as that indicated below, and this information may be combined, to provide You with information You request and to ensure that We maintain complete, current and accurate personal information.

In order to receive information from the Website, You may be required to provide Us with certain information, including, for example, Your e-mail address and any information that You provided as part of a job application. Failure to provide such data may make it impossible for Us to provide You with information.

2. **Cookies**

The Website deploys cookies. These are small text files that the Website places on Your computer or other web-accessing devices. These cookies allow Us to distinguish

You from other Users of the Website, and to enhance the Website and Your experience when You browse it. We also collect information about Your use of the Website through cookies and similar technology. Cookies allow Us to recognize You and maintain Your preferences when You return to the Website. Cookie technology collects “clickstream” data, which do not include personally identifying information, but that reflect Your activities on the Website and help Us to improve the Website and anticipate what may be of most interest to Our Users, by monitoring traffic in popular areas and modifying the services and information to meet demand. We use cookies on the Website to (i) direct Users to the relevant sections on the Website, (ii) ensure the Website delivers a consistent look across different browsers and devices, (iii) enable complex areas of the Website to function and (iv) to track aggregated statistics about visits to the Website to help Us improve Website’s performance.

Some cookies are placed by a third party, including Google and Twitter, on your device and provide information to us and third parties about your browsing habits (such as your visits to Our Website and the pages you have visited). For example, Google uses cookies in connection with its Google Analytics and DoubleClick services. Google’s ability to use and share information collected by Google Analytics about your visits to the Website is subject to the Google Analytics Terms of Use and the Google Privacy Policy. You have the option to opt out of Google’s use of cookies by visiting the Google advertising opt-out page at www.google.com/privacy_ads.html or the Google Analytics Opt-out Browser Add-on at <https://tools.google.com/dlpage/gaoptout/>. YouTube is used by the website to store and show video content. These cookies are set by YouTube to track usage of its services. The YouTube cookies are only installed when you press play. We do not control third party cookies.

In addition, We use first-party cookies and, in some cases, We do not allow other sites or third parties to use Our cookies for their own purposes or to place their own cookies on Your computer when You access the Website. Most web browsers allow control of cookies through the browser settings. You can set Your browser to notify You when You receive a cookie, which will enable You to decide if You want to accept it or not. However, if You do not accept a particular cookie, certain elements of the Website may not function correctly or completely.

The Website uses the following cookies:

- **Essential Cookies:** Essential cookies are required for providing You features or services that You have requested. Disabling these cookies will make certain features and services unavailable.
- **Functional Cookies:** Functional cookies are used to record Your choices and settings regarding the Website, maintain Your preferences over time, and recognize You when you return to Our Website. These cookies help Us to personalize Our content for You.
- **Performance/Analytical Cookies:** Performance/analytical cookies allow us to understand how visitors use our Website such as by collecting information about

the number of visitors, what pages visitors view and how long visitors are viewing pages.

- **Targeting/Advertising Cookies:** These cookies record Your visit to the Website, the pages You have visited and the links you have followed. We will use this information to display our advertisements to You when You visit certain other webpages. We may also share this information with third parties for this purpose.
- **MemberClicks Cookies:** MemberClicks, which is used to create and host our website, and uses cookies. Additional information on the cookies used by MemberClicks can be found through this <https://help.memberclicks.com/hc/en-us/articles/360003509712-Cookies>.

3. Use of Information We Collect

We may use PII or aggregate and/or de-identified data about Users (“**Aggregate Information,**” or “**AI**”) for various purposes, including:

- administering and enabling use of the Website, including, but not limited to, communications at the email or physical addresses, or phone number provided by You, notification regarding the Website, such as any future amendments to its privacy practices or this Privacy Policy;
- ensuring all Users follow Our rules and policies;
- banning a User temporarily or permanently for failure to follow Our rules and policies or for other misconduct or inappropriate behavior;
- responding to questions and comments from Users;
- enabling Users to receive newsletters, updates and other materials related to Us;
- monitoring and analyzing the Website (including, but not limited to, measuring Users’ interest in, and use of, various areas of the Website);
- improving the functionality, design and quality of the Website;
- performing the technical administration of the Website;
- investigating cases of suspected abuse or fraud;
- preparing statistical and other summary analyses of Our Users’ behavior; and
- any other purpose that We determines at Our discretion is related to the use, advertising, marketing, promotion or other of Our, or the Website’s legitimate purposes

(Collectively, “**Our Purposes**”).

Information You Provide Through the Website

We will utilize personal information you provide Us through the Website for the purpose for which You submitted it to Us, such as to respond to Your inquiry, provide You with Our services or products, or for any of Our Purposes. By

voluntarily providing Us with Your personal information, You are consenting that We may use such personal information in accordance with this Privacy Policy.

We do not collect or maintain PII for resale purposes, or share Your information with any other company or organization, except as indicated herein or to the extent such other company or organization is acting as Our agent for purposes of communicating with You by mail, e-mail or otherwise. In addition, We will not send promotional materials to Users who indicate that they do not wish to receive such messages.

4. Do Not Track Disclosure

You can set Your browser to a Do Not Track (“DNT”) setting, to notify websites You browse that You do not want them to collect and/or track Your personal information. Please be advised that in some cases Our Website does not respond to the DNT browser setting. If You do not want Us to track Your PII and other personal data, please do not share Your PII with Us. Please also be advised that third party websites may keep track of Your browsing activities when they serve You content, which enables them to tailor what they present to You.

5. Disclosure of Personal Information

We may share Your personal information with Our carefully selected vendors, third party service providers and agents where it is necessary for Our Purposes. These parties include web analytics service providers, such as Google Analytics for web analysis purposes.

We will provide these companies only with the information they need to deliver the service We have requested, and they are prohibited from using that information for any other purpose.

We may also share PII when we believe it is necessary to:

- Comply with applicable law or respond to valid legal process, including from law enforcement or other government agencies. We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We may, without providing notice to You, disclose any information about Users, including PII, to government or law enforcement officials or private parties where We are required to do so by law, including, but not limited to, in response to a court order or subpoena. We may also, without providing notice to You, disclose PII in response to a request by a law enforcement agency or other public agency or if We believe such disclosure may prevent or mitigate the threat of crime or harm to Users or others, facilitate an investigation related to a User’s safety or public safety, protect the security or integrity of Our Website, or enable Us to take precautions against liability;
- Protect Us, Our business or Our Users, for example to prevent spam or other unwanted communications and investigate or protect against fraud; or
- Maintain the security of Our Website, products and services.

Service providers and other third parties

We may also share PII with third parties when you give us consent to do so.

Processing the data collected through the Website is carried out using computers and/or IT enabled tools, following organizational procedures and modes related to Our Purposes. We may employ third party companies and individuals to facilitate the operation of the Website, and to perform services related to administration of the Website (including, but not limited to, maintenance, hosting and database management services, web analytics and administration and legal services). These third parties have access to Users' PII and other personal data only to perform these tasks on Our behalf. We may share AI, and reports based on AI, with third parties for industry analysis, demographic profiling, other commercial purposes or to deliver targeted advertising about other products and services. No such AI that We provide to third parties will contain PII.

Operation Transfers

In connection with a sale of all or part of Our operations, or sale or transfer of assets, or a merger, reorganization or in the event of bankruptcy, We may transfer PII to a third party as part of the transaction, to the extent permitted by applicable law.

6. Information Sharing Disclosure Requests

If You are a California resident, You have the right to request one Notice of Information-Sharing Disclosure per year, which will identify the third parties with whom We or any of Our affiliates has shared the personal information We have collected from You. You may request the Notice of Information-Sharing Disclosure by writing to Us at:

NEEBC
561 Virginia Road, Suite 217
Concord, Massachusetts 01742

Email: admin@neebc.org

We will respond to Your request for a Notice of Information-Sharing Disclosure within 30 days.

7. Your Privacy Choices

If a User becomes aware that personal information We maintain about them is inaccurate, incomplete, misleading, irrelevant or out of date, or if an individual would like to access, update or review their information, the individual is solely responsible for updating such information, and may do so by contacting Us using the contact information below. We will attempt to provide the requested information or make requested changes to the extent allowable by applicable privacy laws. In any event,

We will respond to You as soon as reasonably possible to advise You of the outcome of Your request. You may request the removal of previously provided personal information at any time using the contact information below. The deletion of such data, however, may affect Our ability to provide You with Our services and/or products. We reserve the right to verify the identity of any person making an opt-out or correct/update request, but shall have no liability whatsoever resulting from false or erroneous requests. You may update Your personal information, communications preferences or opt out from receiving promotional materials at any time by contacting Us at admin@neebc.org. You may also update Your personal information, communications preferences or opt out from receiving promotional materials at any time by updating Your profile information online via Our website.

8. Retention

We retain PII for the period necessary to fulfill Our Purposes. In some cases, We retain PII for longer, if doing so is necessary to comply with our legal obligations, resolve disputes or is otherwise permitted or required by applicable law, rule or regulation. Note that You would have to notify Us that you have left Your employer in order for Us to delete You from Our database.

9. Updates to Our Privacy Policy/Notification of Changes

As a result of potential improvements to the Website, changes in the law and/or the changing nature of technology, Our data practices may change from time to time. Accordingly, We reserve the right to update or modify this policy at any time and from time to time without prior notice. If and when Our data practices change, We will post the revised policy on the Website. Such changes to the Privacy Policy will become effective when posted. Unless stated otherwise, Our current Privacy Policy applies to all personal data that We have about You. We stand behind the promises We make, however, and will not materially change Our policies and practices to make them less protective of personal data collected in the past without the consent of affected individuals. Notwithstanding the above, Your continued use of the site after any changes or revisions to this Privacy Policy shall indicate Your agreement with the terms of such revised Privacy Policy. We encourage You to check this Privacy Policy regularly.

10. Security

Please note that any information You share with Us via email or via the internet is not completely secure. We take reasonable steps to protect the personal information provided via the Website from loss, misuse and unauthorized access or disclosure, however, no Internet or e-mail transmission is ever fully secure or error free. Due to the nature of the internet, there is a possibility that unsecured (unencrypted) email or internet transmissions could be intercepted and read by third parties. We assume no responsibility for interception of confidential information or personal information that You send in an unsecured (unencrypted) email message or other internet transmission to and from the Website. Therefore, You should take special care in deciding what

information You send to Us via the Website, e-mail or via another internet transmission.

You acknowledge and accept that, despite Our efforts, there may be times or situations when Your PII is inadvertently disclosed by Us or by a third party to whom We have disclosed Your PII. You hereby accept that risk and waive any and all claims, causes of action, damages and liability against Us in the event of such inadvertent or negligent disclosure of PII.

11. Links to Third Party Sites

This Privacy Policy applies only to our Website. The Website may at times contain links to other websites that are not owned or controlled by Us. For example, when You apply for a job via Our website, that section of Our Website is hosted by a third party, Boxwood Naylor, see <https://www.naylor.com/privacy-statement/>. Please be aware that We are not responsible for the privacy policies of such other websites or how these websites operate or treat Your personal information.

Visitors can sign up for e-learning through links from our website to the International Foundation of Employee Benefit Plans. Their privacy statement is found: <https://www.ifebp.org/aboutus/policies/Pages/privacypolicy.aspx>.

Visitors can also sign up for WorldatWork courses through links from our website to WorldatWork. Their privacy statement is found: <https://worldatwork.org/privacy-policy/>

In no event will We be responsible for the information contained in such links or websites, their practices or for Your use of, or inability to use, such links or websites or their services, or transmissions received from such websites. By using the Website, You expressly relieve and discharge Us from any and all liability arising from Your use of any third-party website. We encourage You to be aware of this when You leave the Website and to read the privacy policies and terms of use associated with each of any third-party websites that may collect PII.

12. Additional Information for EU Residents

Your Privacy Rights

Under the GDPR or Applicable Local Laws, EU Residents have certain rights with respect to your PII, including those set forth below. For more information about these rights, or to submit a request, please email admin@neebc.org. Please note that in some circumstances, We may not be able to fully comply with Your request, such as if it is frivolous or extremely impractical, if it jeopardizes the rights of others, or if it is not required by law, but in those circumstances, We will still respond to notify You of such a decision. In some cases, We may also need You to provide Us with additional information, which may include PII, if necessary to verify Your identity and the nature of Your request. If We are not the controller of the PII subject to your request, We will need to refer You to the controller party.

- **Access:** You can request more information about the PII We hold about You and request a copy of such PII.
- **Rectification:** If You believe that any PII We are holding about You is incorrect or incomplete, You can request that We correct or supplement such data.
- **Erasure:** You can request that We erase some or all of Your PII from our systems.
- **Withdrawal of Consent:** If we are processing your Personal Data based on your consent (as indicated at the time of collection of such data), you have the right to withdraw your consent at any time. Please note, however, that if you exercise this right, you may have to then provide express consent on a case-by-case basis for the use or disclosure of certain of your Personal Data, if such use or disclosure is necessary to enable you to utilize some or all of our Site.
- **Portability:** You can ask for a copy of your Personal Data in a machine-readable format. You can also request that We transmit the data to another controller where technically feasible.
- **Objection:** You can contact Us to let Us know that You object to the further use or disclosure of Your PII for certain purposes, such as for direct marketing purposes.
- **Restriction of Processing:** You can ask Us to restrict further processing of Your PII.
- **Right to File Complaint:** You have the right to lodge a complaint about Our practices with respect to Your PII with the supervisory authority of your country or EU Member State.

Your Choices and Opt-Outs

You can opt out of receiving marketing emails from Us at any time. You can opt out of Our marketing emails by clicking the ‘unsubscribe’ link at the bottom of Our marketing messages.

Also, all opt out requests can be made by emailing us at admin@neebc.org. Please note that it may take up to 3 days to remove Your contact information from Our marketing communications lists, so you may receive correspondence from Us for a short time after You make a request.

13. Cross Border Transfers

If You visit the Website from a country other than the United States, your communications will likely result in the transfer of Your PII across national borders. Our servers or offices may be located in countries other than the country from which You access the Website, also resulting in the transfer of Your PII across international borders. If You provide Your PII when visiting the Website from outside of the

United States, You acknowledge and agree that this data may be transferred from Your then current location to Our offices and servers and to those of Our affiliates, agents, and service providers located in the United States and in other countries. **The United States and such other countries may not have the same level of data protection as those that apply in the jurisdiction where you live.**

For EU Residents, we will only transfer Your PII (a) to jurisdictions with “adequate protection” as used in the GDPR or (b) to recipients with appropriate safeguards in place, including where contractual arrangements exist that include Standard Contractual Clauses (as defined in the GDPR) without any forbidden additions, modifications or omissions.

14. Questions About Our Privacy Policy

If You have any questions about this Privacy Policy or concerns about the way We processes Your personal data, or require assistance in managing Your privacy choices, please contact Us using the contact information below.

NEEBC
561 Virginia Road, Suite 217
Concord, Massachusetts 01742
Email: admin@neebc.org