

M Benefit Solutions

Privacy Notice

Effective Date: 01/01/2025

About This Notice

Protecting your privacy is fundamental to the way M Benefit Solutions and its affiliated partners conduct business. The purpose of this statement is to inform you how we collect, use, and share personal information we collect about you. This Privacy Notice sets out the basis on which we will collect, use, and share any personal data we collect from you, or that you provide to us, either directly or through our trusted partners. Please read this Privacy Notice carefully to understand our treatment and use of personal data.

In this Privacy Notice, references to “you” means the person or entity about whom we collect, use and process information.

We will use personal data about you only for the purposes and in the manner set forth below, which describes the steps we take to ensure the processing of personal data is in compliance with applicable U.S. laws and regulations, as well as with, to the extent applicable, European data protection legislation, including Regulation (EU) 2016/679, known as the General Data Protection Regulation or GDPR and any subsequent amendments (collectively referred to as “Data Protection Legislation”).

Data Controller

For the purposes of the Data Protection Legislation M Benefit Solutions is a “controller” for personal information collected through this website or for the purposes of setting up and maintaining your account with us. M Benefit Solutions can be reached via email at info@mben.com or by telephone at 503.238.1813.

We may also collect information about you on behalf of other companies. For example, to assist you or your employer in administering benefit plans or adopting benefit plan hedging strategies. Where we collect personal information on behalf of other companies or for use by any companies we partner with in the placement or administration of your benefit plans, those respective companies are the “controller” for the purposes of the Data Protection Legislation.

When Does This Privacy Notice Apply?

This Privacy Notice applies to personal information that we collect, use, and otherwise process about you on our own behalf through our website, in person, by phone, or through email or other electronic messaging services. When we collect and process information about you on behalf of other financial product and services companies, you may refer to those companies’ privacy policies.

Our Information Collecting Practices

For additional information regarding our collecting of personal information (i.e. why we collect it, how we secure it, how we use it, and your options for limiting our receipt of such personal information) please visit the M Financial Privacy Notice (www.mfin.com/privacy-policy).

Additional Protections

M Benefit Solutions complies with all applicable federal regulations related to the handling and processing of your personal information. To learn more about your state's additional privacy rights, if applicable, please review the section below titled, "Your Rights".

Note that we never sell your personal information. We also do not disclose your personal information unless permitted or required by law or contract.

Sharing of Personal Data

Service Providers

We use third-party service providers who provide services to us or on our behalf, including IT services, such as website maintenance, computer support, and systems operations.

We will check any third party that we use to ensure that they can provide sufficient control over the confidentiality and security of personal data about you that they may process or maintain for us. We will endeavor to ensure that all non-governmental third parties to which we transfer your personal data agree, as part of their contract with us, to treat your personal data in accordance with the Policy.

Disclosures to Third Parties

In certain circumstances, we share or are obliged to share your personal data with third parties for the purposes described above and in accordance with Data Protection Legislation.

These third parties include:

- regulatory authorities, as required by law or regulation;
- the M Financial Member Firm(s) or advisor(s), as chosen by your organization(s);
- auditors, with whom we have a confidentiality agreement;
- relevant industry self-regulatory bodies;
- others, where it is permitted by law or regulation, or where we have you or your organization's consent.

We do not disclose your personal data to third parties for those third parties' direct marketing purposes, nor do we sell your personal data. If you would like information about opting out of other discretionary sharing of your personal information with third parties please contact us (see "Contact Us" section below).

Your Rights

Depending upon where you live, or depending on your jurisdiction, you may have various rights under data protection legislation in that country or state.

These may include (as relevant) that you may access the personal data about you that we store. You may also review or make certain corrections to the personal data we store about you. You may also request the deletion of personal data about you or object to its processing. In limited circumstances, you may have data portability rights in relation to certain personal data we hold about you. These rights are not unlimited and the exercise of these rights, and the limits upon them, are summarized below:

Right of Access

What Does It Mean?

Subject to certain conditions, you are entitled to have access to your personal data which we hold (this is more commonly known as submitting a “data subject access request”).

How Do You Exercise This Right?

Requests for such information should be made in writing to info@mben.com or 503.238.1813.

If possible, you should specify the type of information you would like to see to ensure that our disclosure is meeting your expectations.

Conditions To Exercise?

We must be able to verify your identity. Your request may not affect the rights and freedoms of others, e.g., privacy and confidentiality rights of other customers. Data solely retained for data backup purposes is principally excluded. There may be certain restrictions on how frequently you may be able to make such a request.

Right of Data Portability

What Does It Mean?

Subject to certain conditions, you are entitled to receive the data which you have provided to us and which is processed by us by automated means, in a commonly-used machine readable format.

How Do You Exercise This Right?

Requests for such information should be made in writing to info@mben.com or 503.238.1813.

If possible, you should specify the type of information you would like to see to ensure that our disclosure is meeting your expectations.

Conditions To Exercise?

Data Protection Legislation does not necessarily establish a general right to data portability. This right may only apply if the processing is based on your consent or on our contract with you and when the processing is carried out by automated means (e.g. not for paper records). It affects only personal data that was “provided” by you. Hence, it may not, as a rule, apply to personal data that was created by us or obtained from other sources. There may be certain restrictions on how frequently you may be able to make such a request.

(continued on next page)

Rights in Relation to Inaccurate Personal or Incomplete Data

What Does It Mean?

You may challenge the accuracy or completeness of personal data which we process about you. If it is found that personal data is inaccurate, you are entitled to have the inaccurate data removed, corrected or completed, as appropriate.

How Do You Exercise This Right?

We encourage you to notify us of any changes regarding personal data about you as soon as they occur, including changes to your contact details, telephone number, identification documents.

Please always check first whether self-help tools are available.

If no such tools are available, requests should be made in writing to info@mben.com or 503.238.1813.

Conditions To Exercise?

This right only applies to personal data about you. When exercising this right, please be as specific as possible.

Right to Object To or Restrict Our Data Processing

What Does It Mean?

Subject to certain conditions, you have the right to object to or ask us to restrict the processing of personal data about you.

How Do You Exercise This Right?

Requests for such information should be made in writing to info@mben.com or 503.238.1813.

Conditions To Exercise?

This right may only apply if the processing of personal data about you is explicitly based on our so-called “legitimate interests” (see “basis of processing” above). Objections must be based on grounds relating to your particular situation. They must not be generic so that we can demonstrate that there are still lawful grounds for us to process your personal data.

Right to Have Personal Data Erased

What Does It Mean?

Subject to certain conditions, you are entitled, on certain grounds, to have your personal data erased (also known as the “right to be forgotten”); e.g., where you think that the information we are processing is inaccurate, or the processing is unlawful.

How Do You Exercise This Right?

Requests for such information should be made in writing to info@mben.com or 503.238.1813.

Conditions To Exercise?

There are various lawful reasons why we may not be in a position to erase personal data about you. This may apply (i) where we have to comply with a legal obligation, (ii) in case of exercising or defending legal claims, or (iii) where retention periods apply by law or our statutes.

Right to Withdrawal

What Does It Mean?

You have the right to withdraw your consent to any processing for which you have previously given that consent.

How Do You Exercise This Right?

Requests for such information should be made in writing to info@mben.com or 503.238.1813.

Conditions To Exercise?

If you withdraw your consent, this will only take effect for the future.

Your Rights

Please note, you may not have access to all of these rights depending on the country you live and/or work in, and only those relevant in your jurisdiction will apply.

In addition, California law entitles California residents who have used our services for personal, household, or family purposes, to request information concerning whether we have disclosed certain information about you within the past year to any third parties for the third parties' direct marketing purposes. California users who wish to request further information in compliance with this law or have questions or concerns about our privacy practices and policies may contact us as specified in the "Contact Us" section below.

As stated above, we do not sell your personal information to third parties for their direct marketing purposes.

Children and Minors

Our services are not intended for individuals under 17 years of age. No one under 17 years of age should submit or post personal information through our website. We do not knowingly collect personal information from persons under the age of 17. If we become aware or suspect that you are under the age of 17, any information you submit will not be used or retained by us. We urge parents and legal guardians to spend time online with their children and to participate in and monitor the online activities of their children.

Your Right To Lodge A Complaint With A Supervisory Authority

Without prejudice to any other administrative or judicial remedy you might have, you may have the right under data protection legislation in your country (where applicable) to lodge a complaint with the relevant data protection supervisory authority in your country if you consider that we have infringed applicable data protection legislation when processing personal data about you. This means the country where you are habitually resident, where you work, or where the alleged infringement took place.

Changes To This Information

We reserve the right to change this Privacy Notice at any time in our sole discretion. If we make changes, we will post the revised policy to our website, deferralpro.mben.com/Public/PrivacyPolicy, so that you can see what information we gather, how we might use that information and in what circumstances we may disclose it. By continuing to use our services after notice is provided, you accept and agree to this Privacy Notice as modified.

Contact Us

For further information or if you have any questions or queries about this Privacy Notice, please contact info@mben.com or 503.238.1813.