

DATA PRIVACY STATEMENT

Last Updated: March 2025

The use of this Web site involves the processing (access, use, storage) of Personal Information, which is subject to Data Privacy Laws.

Definitions

In the following, “you”/“your” refers to the individuals whose Personal Information Milliman Inc. (“Milliman”) processes, and “we”/“our” refers to Milliman.

- **“Participants”** refers to the person that is legally designated to receive the benefits from a pension plan.
- **“Data Privacy Laws”** refers to applicable U.S. state or federal consumer protection or privacy laws and regulations that govern the collection, use, disclosure, or processing of Personal Information, including, but not limited to the California Consumer Privacy Act (CCPA), as amended.
- **“Data Controller”** refers to the entity that determines the purposes and means of the processing of the Personal Information.
- **“Data Processor”** refers to the entity that processes Personal Information on behalf of the Data Controller.
- **“Personal Information”** refers to any information that can identify an individual directly or indirectly. This includes, but is not limited to, names, contact information, identification numbers, and any other data that can be linked to an individual.
- **“User(s)”** refers to the authorized users having access to the Web site (Milliman’s clients (“Clients”) or Participants themselves).

Compliance with Data Privacy Laws

ALL USERS ARE REQUIRED TO COMPLY WITH DATA PRIVACY LAWS. ANY ACTIONS THAT RESULT IN NON-COMPLIANCE WITH DATA PRIVACY LAWS, UNAUTHORIZED ACCESS, OR MISUSE OF PERSONAL INFORMATION, MAY LEAD TO LEGAL LIABILITIES, AND TERMINATION OF ACCESS TO MILLIMAN SERVICES.

Collection and Access of Personal Information

We collect the following Personal Information from you:

| Individuals concerned | Categories of Personal Information | Means for Collection | Purpose for Collection | Length of Retention |
|------------------------------|--|---|--|---|
| Participants | Private Address, Contact Information, Employment Information (date of hire, date of termination, leave of absence (dates), Union details, location), Compensation and Salary Information | Provided by Clients via the Web site. | Administration of Pension Plan | 7 years from the end of our services provided to your current or former employer. |
| Participants | Banking Information | May be added/updated via the Web site by the Participants or the Clients. | Payment of Benefits | 7 years from the end of our services provided to your current or former employer. |
| Users | Audit Trail | By the User via the Web site | Administration of Pension Plan, Clients' compliance requirements | 7 years from the end of our services provided to your current or former employer. |
| Users | Login Information | By the User via the Web site | Authentication; Audit trail | 7 years from the end of our services provided to your current or former employer. |

When processing these Personal Information, Milliman acts in its capacity as Data Processor, while Milliman's Clients (your employer or former employer), act as the Data Controller, except for the login information for which Milliman acts as a Data Controller.

Milliman's Clients, as the Participants' current or former employer, can log into your account and view all the information mentioned above.

Participants will have access only to their own accounts, with a limited amount of data.

Milliman will not use your Personal Information for any other purpose than those stated in this section.

Milliman does not Sell nor Share the Personal Information collected, as these terms are defined by applicable Data Privacy Laws. **Sell** means processing Personal Information for monetary or other valuable consideration or as otherwise defined by Data Privacy Laws, and **Share** means processing Personal Information for cross-context behavioral advertising, whether or not for monetary or other valuable consideration. There is no "Do Not Sell My Personal Information" option because it is not applicable to Milliman's operations.

No Automated Decision-Making Process

The use of your Personal Information does not involve any **Automated Decision Making** as defined by Data Privacy Laws. This means that your Personal Information will not be subject to automated algorithms or artificial intelligence systems that could make significant decisions about you without human intervention.

Cookies

The use of this website involves the use of the following cookies:

| Name | Category | Purpose | Personal Information collected | Expiration time | Type | Provider |
|----------------|-----------------------|---------------------|--------------------------------|-----------------|-------------|----------|
| Auth | Authentication Cookie | Authentication | IP address | Session | First-Party | Milliman |
| RememberDevice | Session cookie | Remember the device | Device ID | 14 days | First-Party | Milliman |

More information about how we process your Personal Information can be found in our [Cookie Policy | Milliman | Worldwide](#).

Security

Milliman's Web site utilizes the latest cryptographic standards, and all Personal Information is encrypted at rest and in transit.

Individuals' Rights

If you have questions about the ways in which Milliman collects and uses your Personal Information, your choices and rights regarding such use, or wish to exercise your rights, please refer to [Milliman US Privacy Policy](#). You may also send an email

to data.protection@milliman.com. Complaints will be resolved internally in accordance with Milliman's complaints procedures.