Notice of Privacy Policy

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

ABLE Privacy Policy

1. The Texas ABLE Program collects nonpublic personal information about you from the following sources:

   - Information you provide us when you conduct business with the Texas ABLE Program whether online, through the mail, or over the phone;
   - Information about your transactions with the Texas ABLE Program and its agents, contractors, 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. The Texas ABLE Program 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. The Texas ABLE Program 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 the Texas ABLE Program. The Program maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information.

Under the terms of the Program Management Agreement, the Program Manager and other service providers to the Plan shall abide by this Privacy Policy.
By enrolling in an account in the Texas ABLE Program ("Account") as a Beneficiary, or as the Authorized Legal Representative on behalf of a Beneficiary ("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 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.

**Privacy Notices**

**Federal Privacy Act Notice**: Disclosure of your Social Security number on the Application is required and authorized under law, for the purpose of tax administration and identification of any individual affected by applicable law. 42 U.S.C. §405(c)(2)(C)(i); Internal Revenue Code of 1986, Sections 529A(d) and 6109(a), and Tex. Educ. Code §54.914.

**Texas Privacy Notice**: Under Chapter 552, Texas Gov’t Code, you are entitled to request information we have on file, with limited exceptions in accordance with the Texas Government Code. To request information, please contact us at Texas ABLE Program, P.O. Box 44035, Jacksonville, FL 32231, or call our toll-free number 1-844-489-2253 (1-844-4TX-ABLE).

**ABLE Notice of Security**

This Notice describes important security practices in connection with the Texas ABLE Program website ("the Website"). The Texas ABLE Program is a Section 529A qualified savings plan established and maintained by the Texas Prepaid Higher Education Tuition Board with assistance from the Texas Comptroller of Public Accounts. NorthStar Financial Services Group, LLC ("NorthStar" or the “Program Manager”) is the program manager and the Program is distributed by NorthStar affiliate, Northern Lights Distributors, LLC, and administered by NorthStar affiliate, Gemini Fund Services, LLC. Intuition ABLE Solutions, LLC (the “Records Administrator,” “we,” or “our”) provides recordkeeping and administrative services for NorthStar pursuant to a contract with NorthStar, including the operation of the Website. When you visit the Website, you can log on to pages where access is permitted only after you have supplied your User Name and Password. This information serves to verify your identity, so that only you can access your account and initiate transactions through the Website.
The Texas ABLE Program, the Program Manager, the Records Administrator and its subcontractors and their respective affiliates (hereinafter referred to collectively as the "Contractors") are committed to protecting your privacy on-line. When you log on to 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 Website. Cookies may be used for security purposes, to facilitate navigation of the Website, or to personalize your use of the Website 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 Website, 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:

- Do not share your Password, Social Security Number or Account Number with anyone.
- Call the Texas ABLE Program toll-free number at 1-844-4TX-ABLE (1-844-489-2253), if you suspect any willful misuse of this Website.

If you provide personal information to affect a transaction, a record of the transaction performed while you are on the Website is retained by the Texas ABLE Program secure system, maintained by us.
The Texas ABLE Program 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 Website also contains links to other websites. Neither the Texas ABLE Program nor the Contractors are responsible for the privacy practices or the content of such websites.

**IMPORTANT NOTICE ABOUT E-MAILS FROM THE TEXAS ABLE PROGRAM**

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 email 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 Texas ABLE Program login, please add 'do_not_reply@TexasABLE.org' to your list of safe addresses.

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