

# Privacy Policy

**AGMA Health Fund and AGMA Retirement Plan** ("we," "us") respect your privacy. We are committed to protecting any personal information ("Personal Information") that you provide to us. We have created this Privacy Policy (this "Policy") to explain what information we collect about you and what we do with it. We reserve the right to modify this Policy at any time and without notice, but we will post any new policy here. By using our website, you acknowledge that you have read, understand, and agree to be bound by this Policy or any modified or substituted policy as posted, and agree to the collection of your Personal Information as described herein. If you have any questions regarding this Policy, please contact us at [info@agmafunds.org](mailto:info@agmafunds.org). If you do not agree with these terms, please do not use or visit our website.

## What Personal Information We Collect and How It Is Used

You have complete control over your Personal Information. In general, you can visit our website without providing us with any Personal Information. However, to use certain features of our website, such as online benefits payments, you must provide us with information such as your name, email address, street address, telephone number, social security number and credit card information. We generally collect this information on our registration forms when you choose to sign up to receive services from or optionally participate in certain aspects of our website, such as online benefits payments.

We may also collect information from optional online surveys, such as age, gender, and income level. We do not knowingly collect any information from anyone under 18 years of age, and reserve the right to reject any Personal Information submitted by (and to refuse certain services or access to certain website features to) anyone known to us to be under 18 years of age.

We collect IP addresses, browser types and anonymous demographic information (such as ZIP codes), and may use this data for system administration, troubleshooting, and to examine overall traffic trends.

We use Personal Information you provide to us to provide you with information about us and some of our partners and third party companies in which you have expressed an interest, to contact you when necessary, to provide you with services you have selected, and to administer the Funds' plans of benefits. We also use Personal Information to process benefits payments via credit card (including through third party credit card processors) when you choose to participate in that program.

## Cookies

A "cookie" is a small summary text file that is stored by your mobile phone (e.g., iPhone or Android) or by your browser (e.g., Internet Explorer, Edge, Chrome, Safari or Firefox). Cookies allow a website to store some information about users, allowing the website to recognize a user and respond appropriately.

Our website utilizes cookies to ensure basic functionality for authenticated users, including but not limited to initiating and terminating valid sessions. Our website may use cookies to collect anonymous usage statistics to track site utilization. Identifiable visitor usage information may also be stored in internal log files. We use this information to troubleshoot issues, improve our online services, and for analytical purposes, such as analyzing trends, administering the Site, tracking user movements and gathering broad demographic information.

## **Opting Out**

If at any time you wish to stop receiving correspondence for which you have previously registered, simply follow the unsubscribe directions in our correspondence to you. In addition, you may request removal of your Personal Information from our database at any time by sending an email to [info@agmafunds.org](mailto:info@agmafunds.org) or regular mail to us at 1430 Broadway, Suite 1203 New York, NY 10018.

## **Disclosure of Personal Information to Others**

In some cases, and only with your advance permission, we will share Personal Information with third party companies who may offer products or services in which we believe you may be interested.

We also may also share Personal Information with third parties with whom we partner to process benefits payments via credit card, but only to the extent necessary or desirable to effect such payments.

Additionally, we may need to disclose your Personal Information when required by law and where we have a good faith belief that such action is necessary to comply with a judicial proceeding, court order or legal process served on us or our website.

## **External Links**

As a service to you, our website may contain links to other third party websites. By clicking on a link, you will be redirected off our website and onto third party websites. This Policy does not apply to such websites, and we are not responsible for the privacy policies of such websites. We encourage you to read the privacy statements of these linked websites as their privacy policies may differ from ours. We are not responsible for, and do not endorse, the content of any such sites, or the services provided or offered on them, nor do we take responsibility for the accuracy of any such sites.

## **Terms of Use**

Please also see our [Terms of Use](#), which describes the use, disclaimers, indemnification and limitation of liability governing the use of our entire website.