Privacy Policy

FACTS	WHAT WE DO WITH YOUR PERSONAL INFORMATION?
Who?	Plan Administrators, Inc and its affiliates Employer Retirement Investment Advisors, LLC, and PAi Trust Company, Inc. are providing this notice to you.
Why?	We are committed to protecting your privacy and we have created this privacy statement in order to demonstrate our commitment to privacy. As members of the financial services industry, we believe customer privacy and the security of the data that you provide us are essential to our business. Financial companies may desire to share your personal information for a variety of reasons, such as improving process efficiencies and offering you products and services that may benefit you. Federal law gives consumers the right to limit some of the information that may be shared. Federal law requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the services you have with us. This information can include: • Social security number and date of birth • Address and income level • Account balance and length of service • Gender, marital status and email address Our sharing of your information, as detailed herein continues even after our contractual relationship terminates.
How?	Information we gather from you and your employees assist us in providing 401(k) plan services, plan administration and product information. We will not sell, share, or rent this information to others in ways different from what is disclosed in this statement. We collect information from our users at several different points on our web site. PAi collects information on both the company and employees. We will share participant account information only with PAi affiliates and plan service providers involved in the management of your account. This includes, but is not limited to on the custodian, plan fiduciaries, investment companies and other providers as necessary for the administration of the retirement plan. We expressly reserve the right to disclose or report any of your information to any third party as permitted by law, including, without limitation, in circumstances where we reasonably deem it necessary to comply with applicable laws, rules and regulations, to cooperate with government or industry regulators and law enforcement officials, to perform any necessary credit checks or collect or report debts owed to us, to protect our rights or property or upon the reasonable request of an investment manager utilized by the plan. In the section below, we list the reasons we can share your personal information; the reasons we chose to share this information and whether you can limit this sharing. We do not sell your information to any party.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our (or our affiliates) everyday business purpose- such as to process your transactions, maintain your account(s), respond to court orders and legal or regulatory investigations, or to report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	No	
For joint marketing with other financial companies	No	
For nonaffiliates to market to you	Yes	Yes

What we do	
How do you protect my information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How do you collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Apply for a loan or distribution • Agree to receive information electronically We also may collect your personal information from others, such as affiliates or credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing of information about your creditworthiness for affiliates everyday business purpose • Affiliates from using your information to market to you • Sharing for nonaffiliated firms to market to you State laws and individual companies may give you additional rights to limit sharing.

Other important information
PAi, Employer Retirement Investment Advisors, LLC and PAi Trust Company, Inc. are affiliated companies. Your data will be maintained in a database that is accessible to all of these affiliates. For purposes of this privacy policy, we regard information stored in such a manner to be shared, even though absent this affiliation, each individual firm may have this data independently.

Questions?	Call 877.357.7031 or email privacy@pai.com