



Privacy Policy

Please read this notice carefully. It gives you important information about how the College Savings Plans of Mississippi (the "Program") handles nonpublic personal information it may receive about you in connection with the Mississippi Affordable College Savings Program ("MACS") and the Mississippi Prepaid Affordable College Tuition Plan ("MPACT"). By enrolling in an account in the Program or by accessing the Website you agree to 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.

Information Collected by the Program

Nonpublic personal information about you (which may include your Social Security Number ("SSN") or Taxpayer Identification Number ("TIN")) may be obtained in any of the following ways:

- you provide it on a Program application;
- you provide it on other Program forms, as applicable;
- you provide it on the secure portion of the Program's website; or
- you provide it to complete your requested transactions;
- from Mississippi State agencies; and
- Nonpublic personal information means personal information about you which identifies you, and that is not available from public sources.

How Your Information Is Used

The 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. The Program do not disclose your personal information to anyone for marketing purposes. The Program discloses your personal information only to those service providers who need the information to respond to your inquiries and/or to service and maintain your Account. In addition, the Program or our service providers may be required to disclose your personal information to government agencies and other regulatory bodies (for example, for tax reporting purposes or to report suspicious transactions).

The service providers who receive your personal information may use it to:

- process your Program transactions;
- provide you with Program materials; and
- send you Program Account statements, tax forms and other applicable Program documents.

These service providers provide services at the Program' direction and include fulfillment companies, printing and mailing facilities.

- These service providers are required to keep your personal information confidential and to use it only for providing contractually required services to the Program.

Security of Your Information

The Program protect the personal information you provide against unauthorized access, disclosure, alteration, destruction, loss or misuse. Your personal information is protected by physical, electronic and procedural safeguards in accordance with federal and state standards. These safeguards include appropriate procedures for access and use of electronic data, provisions for the secure transmission of sensitive personal information on the Program' website, and telephone system authentication procedures.

Changes to this Privacy Policy

The Program will periodically review this Privacy Policy and its related practices and procedures. You will be notified of any material amendments to this Privacy Policy.

Notice About Online Privacy

The personal information that you provide through the Program' website is handled in the same way as the personal information that you provide by any other means, as described in this policy. This section of the notice gives you additional information about the way in which personal information that is obtained online is handled.

Online Enrollment, Account Information Access and Online Transactions

When you visit the Program' website, you can go to pages that are open to the general public or log on to protected pages to enroll in the Program, access information about your Account, or conduct certain transactions related to your Account. Once you have opened an Account in the Program, access to the secure pages of the Program' website is permitted only after you have created a user ID and password by supplying your SSN or TIN and Account number. The user ID and password must be supplied each time you want to access your Account information online. This information serves to verify your identity.

When you enter personal data into the Program' website (including your SSN or TIN, Account number, user ID and/or your password) to enroll or access your Account information online, you will log onto secure pages where Transport Layer Security (TLS) and Secure Sockets Layer (SSL) protocol is used to protect information.

To use this section of the Program' website, you need a browser that supports the latest security protocols, encryption and dynamic web page construction.

If you provide personal information to effect transactions on the Program' website, a record of the transactions that you have performed while on the site is retained by the Program.

Other Personal Information Provided by You on the Program' Website

If you decide not to enroll online and you want to request that Program materials be mailed to you, you can click on another section of the Program's website to provide your name, mailing address and e-mail address. The personal information that you provide on that page of the site will be stored and used to market the Program more effectively.

Although that page of the Program's website does not use SSL encryption protocol, your information will be safeguarded in accordance with federal and state privacy laws and industry norms.

COLLEGE SAVINGS PLANS OF MISSISSIPPI NOTICE OF SECURITY

This Notice describes important security practices in connection with the College Savings Plans of Mississippi (the "Program") website. MPACT and MACS The Program have been established and are administered by The Board of Directors of the College Savings Plans of Mississippi (the "Board") with assistance from the Office of the State Treasurer of Mississippi (the "State"). Intuition College Savings Solutions, LLC (the "Administrator", "we", or "our") provides plan administration and recordkeeping services for the Program pursuant to contracts with the Board, including operating this website (the "Website") for the Program. When you visit the Website, you can log onto pages where access is permitted only after you have supplied your User ID and Password. This information serves to verify your identity, so that only you can access your account and initiate transactions through the Website.

The College Savings Plans of Mississippi, the 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 onto the Website's secure pages, we utilize TLS 1.1 or greater along with 256-bit SSL certificates for secure communications. TLS and 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 site. Cookies may be used for security purposes, to facilitate navigation of the Website, or to personalize your use of the site 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 site, you need a modern browser that supports the latest encryption and dynamic web page construction. It is strongly recommended that you maintain the latest supported browser of choice in order to provide a secure browsing experience.

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, SSN/TIN or Account Number with anyone.
- Call 1-800-987-4450, Monday through Friday, except for holidays, 8 am to 5 pm Central Time, if you suspect any willful misuse of this site.

If you provide personal information to effect a transaction a record of the transaction performed while you are on the Website is retained by the Program' secure system, maintained by the Administrator.

The College Savings Plans of Mississippi 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 site also contains links to other sites. Neither the College Savings Plans of Mississippi nor the Contractors are responsible for the privacy practices or the content of such websites.

IMPORTANT NOTICE ABOUT E-MAILS FROM COLLEGE SAVINGS PLANS OF MISSISSIPPI

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 e-mail 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 Website login, please add do_not_reply@ms529.com to your list of safe addresses.

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