# MI 529 Advisor Plan

Effective Date: January 2015

An Important Notice from MI 529 (the "Advisor Plan") about Its Privacy Policy.

Please read this Notice carefully. It gives you important information about how the Advisor Plan handles non-public personal information ("Personal Information") it may receive about you in connection with the Advisor Plan. It applies to all past, present and future participants in the Advisor Plan, and will continue to apply when you are no longer a participant.

**The Advisor Plan Cares about Your Privacy**

The Advisor Plan considers your privacy to be a fundamental aspect of our relationship with you, and we strive to maintain the confidentiality, integrity and security of your Personal Information. To ensure your privacy, we have developed policies that are designed to protect your Personal Information while allowing your needs to be served.

**Information We May Collect**

In the course of providing you with products and services, the Advisor Plan may obtain Personal Information about you, which may come from sources such as account application enrollment and other Advisor Plan forms, from other written, electronic, or verbal communications, from account transactions, from a brokerage or financial advisory firm, financial advisor or consultant, and/or from information you provide on the Advisor Plan website.

You are not required to supply any of the Personal Information that we may request. However, failure to do so may result in our being unable to open and maintain your account, or to provide services to you.

**How Your Information Is Shared**

The Advisor Plan does not disclose your Personal Information to anyone for marketing purposes. The Advisor Plan discloses your Personal Information only to those service providers, affiliated and non-affiliated, who need the information for everyday business purposes, such as to respond to your inquiries, to perform services, and/or to service and maintain your account. This applies to all of the categories of Personal Information we collect about you. The affiliated and non-affiliated service providers who receive your Personal Information also may use it to process your transactions, provide you with materials (including preparing and mailing prospectuses and reports and gathering shareholder proxies), and provide you with account statements. These service providers provide services at our direction, and under their agreements with us, are required to keep your Personal Information confidential and to use it only for providing the contractually required services. Our service providers may not use your Personal Information to market products and services to you except in conformance with applicable laws and regulations. We also may provide your Personal Information to your respective brokerage or financial advisory firm, custodian, and/or to your financial advisor or consultant.

In addition, the Advisor Plan reserves the right to disclose or report Personal Information to non-affiliated third parties, in limited circumstances, where we believe in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities or pursuant to other legal process, or to protect our rights or property, including to enforce our Privacy Policy or other agreements with you. Personal Information collected by the Advisor Plan also may be transferred as part of a corporate sale, restructuring, bankruptcy, or other transfer of assets.

**Security of Your Information**

We maintain your Personal Information for as long as necessary for legitimate business purposes or otherwise as required by law. In maintaining this information, the Advisor Plan has implemented appropriate procedures that are designed to restrict access to your Personal Information only to those who need to know that information in order to provide products and/or services to you. In addition, we have implemented physical, electronic and procedural safeguards to help protect your Personal Information.

## Privacy and the Internet

The Personal Information that you provide through the Advisor Plan website is handled in the same way as the Personal Information that you provide by any other means, as described above. 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 Access and Transactions:** When you visit the Advisor Plan website, you can visit pages that are open to the general public, or log into protected pages to enroll in the Advisor Plan, access information about your account, or conduct certain transactions. Access to the secure pages of the Advisor Plan website is permitted only after you have created a User ID and Password. 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 Information into the Advisor Plan website (including your Social Security Number or Taxpayer Identification Number and your password) to enroll or access your account online, you will log into secure pages. By using the Advisor Plan website, you consent to this Privacy Policy and to the use of your Personal Information in accordance with the practices described in this Policy. If you provide Personal Information to effect transactions on the Advisor Plan website, a record of the transactions you have performed while on the site is retained by us. For additional terms and conditions governing your use of the Advisor Plan website, please refer to the Investor Mutual Fund Access -- Disclaimer which is incorporated herein by reference.

- **Cookies and Similar Technologies:** Cookies are small text files stored in your computer's hard drive when you visit certain web pages. Cookies and similar technologies help us to provide customized services and information. We use these technologies on the Advisor Plan website to improve our website and services, including to evaluate the effectiveness of the Advisor Plan site, and to enhance the site user experience. Because an industry-standard Do-Not-Track protocol is not yet established, the Advisor Plan website will continue to operate as described in this Privacy Policy and will not be affected by any Do-Not-Track signals from any browser.

## Changes to Our Privacy Policy

The Advisor Plan may modify this Privacy Policy from time-to-time to reflect changes in its related practices and procedures, or to the law. If we make changes, we will notify you on the Advisor Plan website and the revised Policy will become effective immediately upon posting to the Advisor Plan website. We also will provide account owners with a copy of our Privacy Policy annually. We encourage you to visit the Advisor Plan website periodically to remain up to date on our Privacy Policy. You acknowledge that by using our website after we have posted changes to this Privacy Policy, you are agreeing to the terms of the Privacy Policy as modified.

## Obtaining Additional Information

If you have any questions about this Privacy Policy or our privacy related practices in the United States, you may contact us toll free at 866-529-8818 or write to us at: MI 529 Advisor Plan, PO box 55070, Boston, MA 02205-5070.