

The Maryland-National Capital Park and Planning Commission Employees' Retirement System Terms and Conditions of Use, Disclaimer and Website Privacy Policy

Welcome! We are glad you are visiting our website.

Please take a few minutes to read carefully the Terms and Conditions of Use, Disclaimer, and our Website Privacy Policy. The Maryland-National Capital Park and Planning Commission Employees' Retirement System is referred to hereafter as "ERS," "we," "our," "its," or "us."

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The information contained on the ERS website is for informational purposes only and no warranty is made that the information is error-free. The information contained within the ERS website may be, at any time, outdated and may include inaccuracies and/or errors. Information may change at any time without notice.

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Limitation on Electronic Signatures

Inquiries, requests for forms, and other communications may be transmitted to the ERS via email. Notwithstanding any law, regulation, or policy to the contrary, the ERS will not authorize or accept transactions that require a written signature to be executed via email.

Website Does Not Replace Professional Advice

Content and data within the ERS website are to be used for informational purposes only and should not replace professional advice.

If you are a member of the ERS or an individual seeking information about the ERS' benefit plans, please note that independent decision making is expected regarding matters pertaining to personal finance, wealth management, and investment. In other words, the information on the ERS website should not and cannot be used in lieu of professional advice.

Information contained in the ERS website is not intended to replace person-to-person retirement counseling services. We recommend that you refer questions regarding retirement benefits to which you may be entitled, the benefits structure, and related matters to a Member Relations Team member.

Communications/Verifications

Communications to us via the ERS' website shall in no way be deemed to constitute legal or official notice to the Maryland-National Capital Park and Planning Commission or the ERS, its divisions, departments, officers, employees, representatives or agents with respect to any existing, pending or future claim or cause of action against the Maryland-National Capital Park and Planning Commission or the ERS or any of its divisions, departments officers, employees, representatives or agents where notice is required by Federal, State or local law. Nor shall communications to the ERS via this website be deemed to constitute legal or official notice for any other purpose.

We ask all the ERS website users to use appropriate names and language in the name spaces, address spaces and other spaces (if any) provided on the ERS website. Users are prohibited from using false Email addresses and inappropriate language.

Third Party Websites

The ERS website contains links to third party websites. These links are provided for your convenience. The ERS is not responsible for any information contained in any third party websites, regardless of whether there are connections to or from the ERS via hyperlinks and/or pointers. The ERS does not have control over the information, or availability of any other third party website(s).

When leaving the ERS website to visit another website we recommend that you review that third

party's terms and conditions of use, and privacy policy. If you leave the ERS website via a link, please remember:

- The ERS does not control, and therefore cannot endorse the content and accuracy of the third party websites you are about to visit, and disclaims responsibility for their content and accuracy;
- The ERS does not make any express or implied warranties, representations or endorsements whatsoever with respect to the linked third party websites you visit;
- In no event will the ERS be liable to you or to anyone else for any decision made or action taken by you or anyone else in reliance on results obtained from information available from any websites for which we provide a link; and
- The ERS is not to be held responsible for information contained in Third Party websites whereby there is a connection to or from the Company via hyperlinks and/or pointers.

Website Privacy Policy

Information We Collect

When you read pages, browse, or download information on the website, we automatically gather and store certain technical information about your visit. This information never identifies who you are.

The information we collect and store about your visit is listed below:

- The Internet domain (for example, "yourprovider.com" if you use a private Internet access account, or "schoolyouattend.edu" if you connect from a university's domain) and IP address (an IP address is a unique number that is automatically assigned to your computer or domain whenever you're surfing the web) from which you access our website;
- The type of browser (such as Internet Explorer, Firefox, or Netscape) and operating system (Windows, Mac) used to access our site;
- The date and time you access our site;
- The pages you visit; and,
- If you linked to our Sites from another website, the address of that website.

This information is only used to make decisions around content and layout choices. We learn about the number of visitors to our site and the types of technology our visitors use in order to present a functional experience.

Any non-public personal information that you may provide via our website will be used solely for the purpose stated on the web page where it is collected. (In some cases and in all cases where required by law or regulation, you will be able to update the information that you provide to us either by sending us an e-mail or, where you have established personal profiles with us, by updating your profile online. Please refer to the specific pages where data is collected for more information.)

The ERS will not sell, license, transmit or disclose this information outside of the ERS and its affiliated companies unless (a) expressly authorized by you, (b) necessary to enable the ERS' contractors or agents to perform certain functions for us, or (c) required or permitted by law. In all cases, we will disclose the information consistent with applicable laws and regulations and we will require the recipient to protect the information and use it only for the purpose it was provided.

Collecting Information From Children

While the ERS website is not primarily aimed at the interests of children, the ERS cares about the safety and privacy of children online. The ERS does not require children to reveal any information that could personally identify them. If a child chooses to provide personally identifying information to us, through an e-mail or interactive method, the information will only be used to enable us to respond to a specific request from the child, and will not be used to recontact the child or be retained in retrievable form by the ERS.

Cookies

The ERS uses "cookies" to help you use our website interactively. A cookie is simply a text-only string that gets entered into the memory of a visitor's computer. Some cookies collect information to recognize your computer in the future.

Usage of a cookie is in no way linked to any personal identifiable information while on our site, but provides information about your browser "session". If you are concerned about the potential use of information gathered from cookies, you can set your browser to prompt you before it accepts a cookie. Most Internet browsers have settings that let you identify and/or reject cookies.

Some of the ERS' business partners, affiliates, and organizations (with whom we have web links) may use cookies in conjunction with our website and/or their own sites. The ERS does not have access to, or control over, the cookies of such entities and cannot be held responsible as a result.

Security

The ERS takes reasonable precautions to protect its website users and any information provided by those users. All data, correspondence, and responses that you, the user of this website, provide will be handled confidentially, both online and off-line. To protect from unauthorized access, data that you provide is safeguarded behind a secure firewall.

Please note that data transmitted by e-mail is vulnerable to security breaches (see "E-mail").

E-mail

It should be noted that any e-mail message sent to the ERS, as with nearly all Internet communication, is susceptible to potential outside interception. As is the case throughout the Internet, outside sources may be able to access e-mail unbeknownst to either sender or recipient. In addition, any email you send to the ERS may be read by one or more employees of the ERS, as dictated by business processes and practices.

As a result, we adamantly suggest that you do not send any information via e-mail that you consider to be private or confidential. Please contact us by phone at the numbers indicated on our web pages.

Identification for Law Enforcement or Unauthorized Use

The only time that we will attempt to identify individual users or to share any information we receive with any parties outside of the ERS is (1) in the course of officially authorized law enforcement investigations or (2) in the event of a suspected attempt to deliberately circumvent our system's security with the intent to gain unauthorized access or to do physical damage (for example, an attack by hackers).

Governing Law

This agreement shall be governed by and construed in accordance with the laws of the State of Maryland, and the United States where applicable, without resort to a conflict of laws analysis.

How to Contact Us About Your Privacy

We welcome your comments and invite you to contact us if you have any questions or concerns regarding our Privacy Policy.

Please forward any comments, questions or concerns to: Heather Brown at [contactERS\[at\]mncppc.org](mailto:contactERS@mncppc.org).