

ONLINE SUPPLEMENT to PRIVACY STATEMENT

This supplement describes our practices regarding information received about you during visits to this web site. The amount and type of information received depends on how you use this site. Please take a few minutes to read our complete Privacy Statement so you may understand how personal information is used and the measures we take to protect your personal information.

Normal Web Site Usage

You can visit our web site to read product, investment, and company information, or use our online tools, such as the budget planner and calculators, without telling us who you are and without revealing any personal information. The only information we collect and store during normal web site usage is the name of your Internet service provider, the web site you last visited, the pages you request, the date and time of those requests and the number of visits you made to our site.

We use this information to generate statistics and measure site activity to improve the usefulness of customer visits. This same information may be shared with third parties in order to provide these services or to analyze, store, or aggregate the information. It may also be shared with other third parties, working with us to improve our services or our web site. During normal web site usage, we do not collect or store personally identifiable information such as name, mailing address, e-mail address, phone number, or social security number.

Online Collection of Personally Identifiable Information

There are instances where we request personally identifiable information to provide the web site visitor a service or correspondence, such as promotions and mailed brochures. This information, such as name, mailing address, e-mail address, type of request, and possibly additional information, is collected and stored in a manner appropriate to the nature of the request as determined by us and is used to fulfill your request. Whenever we request such information, we will clearly explain how it will be used. If you tell us that the information should not be used as a basis for further contact, we will respect your request. The information you provide is used by us to improve the services we provide you. This information may also be provided to our agencies for use on our behalf in accordance with our privacy statement. However, it is never provided or sold to any other company for that company's independent use.

During the course of your visit, you may move to our related web sites. In addition, this site may provide links to third party sites not controlled by us. It is recommended that you check the specific privacy statements of any site before providing any personally identifiable information.

Our Internet Services

In order to use our Internet services, we require a certain amount of personally identifying information we can use to verify you as our customer. We use this to identify and access data in the existing relationship we have with you to provide you with the requested services. We request mail addresses (e-mail) as an alternate means of contacting you. Providing your e-mail address is optional, except when you request an Internet delivered service, then it is necessary for us to have to honor your request. We may also use this information to enhance our understanding of you and improve our services.

Electronic Mail Sent to Us That Contains Personal Information

Internet users may decide to send us personally identifying information, for example, in an electronic mail message containing information about the product or service that you have with us. We will only use this information to identify the user as our customer and to determine how to respond to the electronic mail. We will use this information for the purpose identified in the e-mail message and to enhance our understanding of you in order to improve our services to you.

What Are Cookies?

A "cookie" is a small line of text that is stored within your browser when you visit a cookie-enabled web site. As you browse the Web, cookie-enabled sites will send cookies to your browser, along with pages. Your browser probably has options that will let you control whether the browser accepts cookies, rejects cookies, or notifies you each time a cookie is sent to you.

If your browser is set to reject cookies, cookie-enabled web sites will not recognize you when you return. This provides you with anonymity, but it also makes it very difficult to offer you customized services. It is also less secure than using cookies, because all of your specific data must be sent to the web site each time you view a page. Accepting cookies means your private data can stay at the Web server, and the only information transmitted over the Internet is your ID cookie.

If your browser is set to accept cookies, any cookies that are sent to your browser are stored in your computer for a period of time. There are a few different types of cookies. A "session" cookie is stored only in your computer's working memory (RAM) and only lasts for your browsing session. When you close all your browser's windows, or when you shut down your computer, the session cookie disappears forever. A "permanent" cookie is stored on your computer's hard drive until a specified date, which could be tomorrow, next week, or 10 years from now. Permanent cookies stay on your computer until either a) they expire, b) they are overwritten with newer cookies, or c) you manually remove them.

We use permanent cookies to supply visitors to our site with a customized experience. These cookies do not involve personally identifiable information. We also use session cookies to customize your experience during a session, to aid in your navigation and use of the site, to develop generic web site metrics and other similar uses.

Questions?

Our privacy practices are designed to provide a high level of protection for your personal information and our systems. If you have any questions or comments about our online privacy practices, you can contact us via e-mail.

Changes

We reserve the right to change our Online Supplement to our Privacy Statement. A revised Online Supplement only applies to data collected subsequent to its effective date. Any revisions will be posted at least 10 days prior to its effective date.