

IMPORTANT PRIVACY INFORMATION

As a Purchaser of a Contract to buy Tuition Units in the Texas Tuition Promise Fund® (the “Plan”), you are entitled to know how NorthStar Financial Services Group, LLC (“NorthStar”) and its subcontractors (“We”) protect your personal information and how we limit its disclosure.

Information Sources

We obtain nonpublic personal information about our Purchasers and Beneficiaries from the following sources:

- Applications or other forms
- When you create a user ID and password for online account access
- Your transactions with us, our affiliates or others
- A software program on the Plan’s website, often referred to as a “cookie,” that indicates which parts of our site you have visited
- When you set up challenge questions to reset your password online

If you visit www.texas tuition promise fund.com and do not log on to the secure account information areas, we do not obtain any personal information about you. When you do log on to a secure area, we do obtain your user ID and password to identify you. We also use this information to provide you with products and services you have requested and to assist you in other ways.

We do not collect personal information through the Plan’s website or on the Application unless you willingly provide it to us, either directly by email or in those areas of the website that request information. In order to update your personal information (including your mailing address, email address or telephone number), you must first log on and visit the “Select an Account” section and select the “Maintain Profile” menu.

If you have set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You can refuse cookies by turning them off in your browser; however, doing so may limit your access to certain sections of the Plan’s website.

We use cookies to help us improve and manage the Plan’s website. For example, cookies help us recognize new versus repeat visitors to the site, track the pages visited, and enable some special features on the website. This data helps us provide a better service for the Plan’s website visitors.

Some pages of the Plan’s website use JavaScript to collect Web page traffic activity and measure the performance of our servers and network. These scripts do not collect personal information about visitors to the Plan’s website, but may collect non-personal information such as browser type, referring site URL, and search strings used to find and access the Plan’s website. Such information may prove useful in our efforts to reach a wider audience of prospective account holders. Such information cannot be used to directly market the Plan to any specific individual.

Use of Information

NorthStar may use your personal information for everyday business purposes, such as to process your transactions, maintain your account(s), provide you services and to respond to court orders and legal investigations.

Protection of Information

We do not disclose nonpublic personal information about current or former Purchasers and designated Beneficiaries to anyone, except as required or permitted by law.

Right of Refusal

We will not disclose your personal information to unaffiliated third parties (except as permitted by law), unless you give express written consent to such disclosure.

Internet Security and Encryption

In general, the email services provided by the Plan’s website are encrypted and provide a secure and private means of communication with us. To protect your own privacy, confidential and/or personal information such as Social Security and account numbers should only be communicated via email when you are advised that you are using a secure website.

As a security measure, we do not include personal or Contract information in non-secure emails, and we advise you not to send such information to us in non-secure emails. Instead, you may take advantage of the secure features of the Plan's website to encrypt your email correspondence. To do this, you will need to use a browser that supports Secure Sockets Layer (SSL) protocol.

We do not guarantee or warrant that any part of the Plan's website, including files available for download, is free of viruses or other harmful code. It is your responsibility to take appropriate precautions, such as use of an antivirus software package, to protect your computer hardware and software.

- All transactions are secured by SSL and 128-bit encryption. SSL is used to establish a secure connection between your personal computer and the Plan server. It transmits information in an encrypted and scrambled format.
- You can exit the secure area by closing your browser, or for added security, you can use the log out button before you close your browser.

Other Security Measures

We maintain physical, electronic and procedural safeguards designed to protect your personal account information. Our employees and agents have access to that information only so they may offer you Texas sponsored 529 products or provide you services, for example, when responding to your account questions.

How You Can Help

You can also do your part to keep your account information private and to prevent unauthorized transactions. If you obtain a password for your account, do not allow it to be used by anyone else. Also, take special precautions when accessing your account on a computer used by others.

Who We Are

This notice describes the Privacy Policy of NorthStar and Northern Lights Distributors, LLC as the Plan Manager and Distributor, respectively, of the Plan. This notice was last updated on September 1, 2014. In the event it is updated or changed, we will post an updated notice on the Plan's website. If you have any questions about this Privacy Policy, write to us at 17605 Wright Street, Omaha, Nebraska 68130; email us by clicking on the "Contact Us" section of the

Plan's website at www.texastuitionpromisefund.com; or call us at 800.445.GRAD (4723), option #5.

STATE OF TEXAS PRIVACY NOTICES

Federal Privacy Act Notice: Disclosure of your Social Security number on the Application is required and authorized under law, for the purpose of tax administration and identification of any individual affected by applicable law. 42 U.S.C.§405(c)(2)(C)(i); Internal Revenue Code of 1986, Sections 529(d) and 6109(a), and Tex. Educ. Code §54.772.

Texas Privacy Notice: Under Chapter 559, Texas Gov't Code, you are entitled to review, request, and correct information we have on file about you, with limited exceptions in accordance with Chapter 552, Texas Government Code. To request information for review or to request error correction, contact us at 17605 Wright Street, Omaha, Nebraska 68130 or toll-free at 800.445.GRAD (4723), option #5.