

WEBSITE DISCLAIMER

Terms of Use Your use of this Carpenters and Joiners Benefit Funds website signifies that you have read and understand the terms and conditions set out below, and that you agree to be bound by them. If you do not agree to be bound by these terms and conditions, you may not use this website. The Carpenters and Joiners Benefit Funds reserves the right, in its sole discretion, to change, modify or otherwise alter these terms and conditions at any time, without notice to you. You must review the following terms and conditions on a regular basis to keep yourself apprised of any changes.

Disclaimer This website is for informational purposes only. It is not intended to, and does not, provide you with specific financial, legal, or medical advice. The benefits provided by the Carpenters and Joiners Benefit Funds are governed by specific provisions of each respective Plan Document and a number of statutes and regulations, all of which are complex and subject to change. Therefore, while we try to keep the information contained on this website as current and accurate as possible, such information, and the sources of the information, are subject to change at any time. As a result, **please note that:**

- In the event of any inconsistency between the Plan Documents and this website, the Plan Documents shall take precedence.
- The Carpenters and Joiners Benefit Funds does not guarantee the accuracy, reliability or completeness of any of the information contained on this website.

When making decisions with respect to your benefits, you may wish to consider obtaining independent medical, financial and legal advice.

No warranty of any kind (whether express, implied or statutory) is given to you in connection with the information provided to you on this website or in connection with the manner in which it is transmitted to you over the Internet. The Carpenters and Joiners Benefit Funds and the Board of Trustees will not be liable for any damages, losses, costs or expenses arising from the use or performance of this website, even if the Carpenters and Joiners Benefit Funds or the Board of Trustees has been advised of the possibility of such damages.

Email and Internet Communications Communication by email over the Internet and other publicly accessible networks is not secure. **Any information that you send by email may be lost, intercepted or altered while it is being transmitted.**

If you choose to send information to the Fund Office by email or over the Internet, you do so at your own risk. The Carpenters and Joiners Benefit Funds and the Board of Trustees do not assume any liability for any damages you may experience, or costs you may incur, as a result of sending information by email or, should you request it, as a result of the Carpenters and Joiners Benefit Funds sending information to you by email. This includes any such email that may contain your personal or confidential information.

Privacy Policy No personal information is collected from visitors to this website. The Carpenters and Joiners Benefit Funds does, however, gather and analyze certain information of a non-personal nature regarding site usage from all visitors to this website. Such data is used in an aggregate form to assist the Carpenters and Joiners Benefit Funds in determining general usage patterns and to improve the layout and functionality of this website. Such site usage and statistical information may be disclosed to third parties at the Carpenters and Joiners Benefit Funds' sole discretion.

Links to Other Websites Links or pointers to other websites are provided as a courtesy to you and are to be used at your own risk. The Carpenters and Joiners Benefit Funds does not endorse any of the websites linked to this one, or their contents, in any way.

Terms of Use / Disclaimer Sharing Contact Information By agreeing to the terms of service and privacy policy, you consent to the Carpenters and Joiners Benefit Funds sharing your contact information with Fund Programs contracted by the Board of Trustees.

Copyright All information contained on this website is protected under the copyright laws of the United States of America and other countries. Information on this website may be copied for personal use only. Any reproduction of any information contained in this website without the express written permission of the Carpenters and Joiners Benefit Funds is prohibited by law. Any financial information, contained on this website is unofficial information and should not be relied upon. The official versions of any financial reports are available from the Carpenters and Joiners Benefit Funds.