

**MUNICIPAL FIRE AND POLICE RETIREMENT SYSTEM OF IOWA  
PRIVACY POLICY**

**Last Updated: June 15, 2026**

Privacy is very important to our team at Municipal Fire and Police Retirement System of Iowa (“MFPRSI” or “we”, “us”, or “our”). This Policy describes how we collect, use, store, process, protect, and disclose Personal Information (defined below), in the course of providing Services (defined below).

For purposes of this Policy, “Personal Information” is information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual or device, as more fully described below, which we obtain from you when you visit [www.mfprsi.org](http://www.mfprsi.org), <https://employer.mfprsi.org>, <https://my411.mfprsi.org/>, <https://board.mfprsi.org/>, or any sites we own or control that are accessible therefrom (collectively, the “Sites”), and all other mobile, digital resources, programs, or communications offered by MFPRSI and other data collection services that we own or control (today or in the future) (the “Apps”), or use any services or products we provide or offer, whether through the Sites, the Apps, or in any other manner (collectively, with the Sites and the Apps, the “Services”). As we may collect Personal Information about you and/or any recipient or user of Services who registered to receive Services, “you”, as used in this Policy, is intended to apply broadly and includes any person using or accessing our Sites or Apps or receiving Services (regardless of whether the Services are provided via the Sites or Apps, or otherwise). If you are using the Services on behalf of an organization, you represent and warrant you have the authority to agree to this Policy on behalf of such organization, and any reference to “you” or “your” refers to both the organization you represent and the individuals within the organization whose Personal Information may be collected in the course of providing Services. This Policy also governs the use of Personal Information we obtain from any third-party site or application that you authorize to provide us with Personal Information. Please be aware that we cannot control the privacy policies or practices of sites or companies that we do not own or control and cannot control the actions of people we do not employ or manage. This Policy also sets forth your rights and choices regarding how we collect, use, and share your Personal Information.

Please read this Policy carefully. This Policy is incorporated into and is subject to the online Terms of Use at <https://www.mfprsi.org/privacy/> for the applicable Services. In the event of a conflict between this Policy and such Terms of Use, the applicable Terms of Use will control. We have tried to make this Policy clear and easy to navigate, but if you have any questions about it, please e-mail us at [pensions@mfprsi.org](mailto:pensions@mfprsi.org) or contact us by another method described in this Policy. If you do not want us to collect, use, store or share Personal Information in the ways described in this Policy, please do not use the Services. **By accessing or otherwise using the Services, you consent to our collection, use, storage, and sharing of Personal Information as described in this Policy.**

## **I. Information We Collect**

### *Information You Provide to Us*

We collect information that you provide to us. When you use some of our Services, you may choose to provide certain information to us, directly or indirectly, and we may request more information as necessary to provide the Services. We will collect, use, store and/or share such information, which may include Personal Information, consistent with this Policy. Examples of the Personal Information we collect include information you provide when you:

- fill out forms related to, or in connection with the Services
- create an account on one of our Sites, Apps, or otherwise in connection with the Services
- request customer service, ask service-related questions, share suggestions or feedback, or otherwise correspond with us via the Services, email, phone, or access or interact with our webpages
- purchase and/or receive products or Services from us in any manner
- submit reviews or comments regarding our Services on the Sites, the Apps, social media pages, or in any other manner
- request us to connect you with the additional services provided by third-party service providers with whom we are affiliated or have a business relationship

The types of Personal Information you may share with us include, without limitation, your name, email address, physical or postal address, phone number (including your mobile phone number), occupation and company information, and the username and password you select to use the Services. We may also collect and maintain information about transactions associated with your accounts which may include payment information you give to us such as payment card type, credit or debit card number, bank account information, billing address and email, credit information, and other requested payment information.

“Non-Personal Information” is any information that does not identify a natural person and is not identifiable to a natural person, such as, for example:

- anonymized information
- aggregated information
- information about your business operations, including, but not limited to, the name, form, and contact details of legal persons in their business capacity

When data is described as “anonymized,” it means that the data is no longer associated with a particular person. When data is described as “aggregated,” it means that such information has been combined with other data in such a way that no person can be identified or linked to any specific action or information.

*Information We Receive From Third Parties*

We may receive your Personal Information from your employer. We may also receive Personal Information from analytics providers and our business partners. We may also receive information from other sources to help us supplement our records, improve the personalization of our Services to you, and detect fraud. Our goal is to limit the information we collect to the information needed to support our business and provide Services.

*Links to Other Websites*

The Sites and Apps may contain links to other websites. The fact that we link to a website is not an endorsement, authorization or representation of our affiliation with that third party. We do not exercise control over third-party websites. These other websites may place their own cookies or other files on your computer or mobile device, collect data or solicit Personal Information from you. Other sites follow different rules regarding the use or disclosure of the Personal Information you submit to them. We are not responsible for the content, privacy and security practices, and policies of third-party sites or services to which links or access is provided through our Website. We encourage you to read the privacy policies or statements of the other websites you visit.

*Information We Collect Through Automatic Data Collection Technologies*

You also provide us with information in other ways through technology to help our Sites and Apps work properly, to provide you with the Services, and to support customer service, and analytics efforts to help us understand our customers' needs, and provide information about our products and Services. Some of this information may be linked to you personally. When you use the Site and Apps, our servers may automatically record information that your browser or device sends whenever you visit a website or utilize an application. This information may include your IP address, the type of device you are using, the Internet service provider or mobile carrier you are using, your device identifiers, your mobile telephone number, your geographic location and your activities within the Services, including the links you click, the pages or screens you view, your session time, the number of times you click a page/screen or use a feature of the Services, the date and time you click on a page or use a feature and the amount of time you spend on a page or using a feature.

Our Sites also use "cookie" technology to collect additional website usage data and to improve the Sites and our Services. A cookie is a small data file that is transferred to your computer's hard disk. A session cookie enables certain features of the Sites and is deleted from your computer when you disconnect from or leave the Sites. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits to our Sites. We may use both session and persistent cookies to better understand how you interact with our Sites, to monitor aggregate usage by our users and web traffic routing on our Sites, and to improve our Sites and Services. You may also be able to configure your computer or mobile device to limit the collection of these "cookies," but that limitation may also limit our ability to provide all of the services or functionalities of the Sites. More information about our use of cookies can be found in Section XIII (Cookie Policy) of this Policy.

We may also automatically record certain information from your device by using various types of technology, including “clear gifs” or “web beacons.” This automatically collected information may include your IP address or other device address or ID, web browser and/or device type, the webpages or other content you view or otherwise interact with on our Sites and the dates and times that you visit, access, or use our Sites. We may also use these technologies to collect information regarding your interaction with email messages, such as whether you opened, clicked on, or forwarded a message, to the extent permitted under applicable law.

We may use these automated technologies to collect the following information:

- your IP address, browser type, and operating system
- the mobile device you use and its temporary or persistent unique device identifiers
- pages you view within the Services, including time spent viewing and the date, time, and number of times the page was viewed
- the website you visited prior to coming to our Site
- the website you visit as you leave our Site
- if you download a form, the form that was downloaded
- information about products you purchase using the Services, including payment method, the date and time of the transaction, items purchased, the purchase price, and other order or purchase related information
- contact us, including where you interact with our chatbots

Information collected through third-party cookies, web beacons and buttons is collected directly by these third parties, not by us. Please consult such third party’s data collection, use and disclosure policies for more information. If you do not consent to such third-party data collection, use and disclosure practices, do not use or interact with the third-party content on our Services.

We may also use various tracking technology tools, including third-party analytics services like Google Analytics provided by Google Inc. (“Google”), Meta pixel service provided by Meta, Inc. (“Meta”), or other similar products. These tools help us track, segment, and analyze your interaction on our website. These tools may include cookies, tags, pixels, and similar technologies to track online activity. The companies may combine information they collect from your interaction on our website with information they collect from other sources. A “tag” or “pixel” is a tiny and sometimes invisible image or embedded code, placed on a web page that can report your visit or use to a third party (as described above), which is sometimes shared with that third party in real-time (i.e., when you enter the information or take the action). We may use these tracking technologies in performing the Services to:

- collect and analyze information about the use of our Services and to report on activities and trends
- gain insights about the people who visit our Sites and/or view our digital materials

## **II. How We Use The Information We Collect**

### *Non-Marketing Purposes*

We may use the information we collect for non-marketing purposes including:

- validating your identity and managing your account with us
- processing your transactions and providing our products and Services to you
- communicating with you for non-marketing purposes
- sending you push notifications or e-mails to provide you with alerts and updates about your account and our Services
- conducting statistical or demographic analysis
- complying with legal and regulatory requirements
- customizing and improving your experience with the Services or our products
- protecting and defending MFPRSI and its affiliates (if any) against filed or threatened legal actions, claims, or investigations
- detecting and preventing fraud
- satisfying contractual obligations
- cooperating with law enforcement or other government agencies for purposes of investigations, national security, public safety or matters of public importance when we believe that disclosure of Personal Information is necessary or appropriate to protect the public interest
- improving customer service and our products and services
- providing you with the features, functionalities, perks, benefits, other materials, and outputs or results associated with the Services
- any other purposes for which we obtain your consent
- for other business purposes permitted under applicable law or disclosed at the time we collect the data
- to carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection
- as necessary if we believe disclosure is necessary and appropriate to protect the rights, property, and health or safety of you or any other person or entity. This includes, without limitation, exchanging information with other companies and organizations, private or governmental, for the purposes of fraud protection.

These purposes may be necessary for us to perform a contract to which you are a party, comply with a legal obligation to which we are subject, protect our vital interests or the interests of another natural person, or otherwise pursue our legitimate business purposes and objectives. We may obtain your consent to process your Personal Information if and as necessary.

#### *Chat Purposes*

If you contact us through our chatbot or other chat feature (the “Chatbot”), we may monitor and retain the chat conversation, including for training purposes. We may use the contact details and information you provide in the Chatbot to reach out to provide you with information you have requested about our products and services. Please do not use the Chatbot if you do not wish to have your chat conversations monitored and retained.

#### *Other Purposes*

We may also use information in the aggregate to understand how our users as a group use the Services. We will not collect additional categories of Personal Information or use the Personal Information we collect for materially different, unrelated or incompatible purposes without providing you notice.

Because Non-Personal Information does not personally identify you, we may use and disclose such information for any purpose. In some instances, we may combine this information with Personal Information (such as combining your name with your location data), but in such an instance, we will treat the combined information as Personal Information.

### **III. How and With Whom We Share Your Information**

For business purposes, we may share certain Personal Information we receive from and about you, and about your transactions with us or through the Services, with certain third parties, including third-party service providers who provide you with services related to the Services, and other vendors, such as our contractors, service providers and other third parties we use to support our business. Doing so allows us to provide the Services you request.

We may also share your Personal Information with the following third parties:

#### *Third-Party Service Providers*

Your Personal Information may be shared with or collected by third-party service providers who provide us with services, including, but not limited to, data hosting or processing, website providers, payment and credit card processing, and processing and fulfilling transactions. We require these third-party service providers to exercise reasonable care to protect your Personal Information and restrict their use of your Personal Information to the purposes for which it was provided to them.

We may also allow third-party service providers to use cookies or similar technologies to collect information about your browsing activities over time and across different websites following your use of the Services.

#### *Anonymous Information/Aggregated Information*

We may freely use aggregated and anonymized information as allowed by law and share it with third parties. Any anonymized information we provide to third parties does not identify you and is not considered Personal Information, and, as such, is not subject to the terms of this Policy.

#### *Compliance with Laws and Law Enforcement*

We cooperate with government and law enforcement officials or private parties to enforce and comply with the law. To the extent permitted under applicable law, we may disclose any information about you to government or law enforcement officials or private parties as we believe is necessary or appropriate to investigate, respond to, and defend against legal claims, for legal process (including subpoenas), to protect our property and rights or those of a third party, to protect us against liability, for the safety or well-being of the public or any person, to prevent or stop any illegal, unethical, fraudulent, abusive, or legally actionable activity, to protect the security or integrity of the Services and any equipment used to make the Services available, or to comply with applicable law.

### **IV. Access to Information and Your Choices**

We provide you with the opportunity to access and update certain information. Please be aware that, if you do not allow us to collect and use your Personal Information, we may not be able to deliver certain products, services, and offerings to you. To protect your privacy and security, we reserve the right to take reasonable steps to verify your identity before granting you account access or making corrections to your information. You are responsible for maintaining the secrecy of your unique password and account information at all times.

#### *Account Management Options*

You may access, correct or update certain personal information you have provided to us at any time by accessing your user account, if you have one.

#### *Email Requests*

If you identify yourself by contacting us through email, your email address may be retained for further communication with you in connection with processing your request or as provided by law. Unless we request that you do so, we do not encourage you to send any personal information in an electronic mail message. However, if you initiate a transaction by email, any relevant information will be stored pursuant to the retention period applicable to the unit from which the transaction was requested as described above.

If you request that we place you on a mailing list, we will do so, but you will always have the opportunity to request that we remove your e-mail address from any such list.

For assistance with exercising your choices, or if you have any questions about your choices, please contact us at [pensions@mfprsi.org](mailto:pensions@mfprsi.org).

## **V. Security**

We are committed to protecting the security of the Personal Information you provide to us and that we collect about you. We maintain commercially reasonable safeguards to maintain the security and privacy of Personal Information that you provide to us. Our safeguards vary based on the sensitivity of the information that we collect and store.

Wherever we collect sensitive Personal Information (such as credit card data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for “https” at the beginning of the address of the web page. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store Personal Information are kept in a secure environment.

Nevertheless, when disclosing Personal Information, you should remain mindful that there is an inherent risk in the use of email and the Internet. Your information may be intercepted without our consent, collected illegally and used by others without your consent. We cannot guarantee the security of any information you disclose online, and you do so at your own risk. You are responsible for maintaining the security of your account username and password. We recommend that you change your password periodically. If you believe that your account username and/or password has been stolen or been made known to others, it is your responsibility to immediately contact us at [pensions@mfprsi.org](mailto:pensions@mfprsi.org) and change your password. We are not responsible if someone else accesses your account through information they have obtained from you.

## **VI. Underage Persons**

The Sites and Apps are for use by persons who are at least 18 years of age. If you are younger than 18, you may not access, attempt to access, or use the Sites or Apps. We do not knowingly collect or allow the collection of Personal Information via the Sites or Apps from persons under the age of 18. Should we become aware that anyone under the age of 18 has submitted personal information via the Sites, Apps, or our other online and mobile resources without parental or legal guardian’s consent, we will delete that information and not use it for any purpose. If you believe that someone under the age of 18 has submitted personal information through the Sites or Apps, please contact us at [pensions@mfprsi.org](mailto:pensions@mfprsi.org). We encourage parents and legal guardians to talk with their children about the potential risks of providing Personal Information over the Internet.

## **VII. Retention**

We retain Personal Information for as long as necessary to fulfill the purposes for which it is collected or processed. We also retain information for related business purposes, security, legal compliance, and disputes and claims handling as permitted by applicable law.

## **VIII. Changes to this Policy**

We may revise this Policy from time to time in our sole discretion, and the updated Policy applies to you after the effective date of the revision. Your continued access or use of the Services following any amendments to the Policy constitutes your acceptance of the Policy as amended. It is your sole responsibility to monitor our Sites for changes to the Policy.

## **IX. Do Not Track**

California Business & Professions Code Section 22575(b) (as amended effective January 1, 2014) provides that California residents are entitled to know how we respond to “Do Not Track” browser settings. We do not currently take action to respond to Do Not Track signals.

## **X. Contact Us**

If you would like to review, update, or correct your information or modify your communication preferences, or if you have questions regarding this Policy or the use of information collected, you can contact us by:

- Calling us toll-free at (888) 254-9200
- Emailing us at [pensions@mfprsi.org](mailto:pensions@mfprsi.org)
- Writing to us at MFPRSI, Attn: Privacy, 7155 Lake Drive, Suite 201, West Des Moines, IA 50266

## **XI. EU and Other Non-US Privacy Rights**

We operate exclusively within the United States. The Services are not intended for access or use from outside the United States, and we do not knowingly collect or process personal data subject to the laws of any jurisdiction other than the United States.

## **XII. State Law Privacy Rights**

States, such as California, Colorado, Connecticut, Delaware, Florida, Indiana, Iowa, Kentucky, Maryland, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, Oklahoma, Oregon, Rhode Island, Tennessee, Texas, Utah, and Virginia, provide (now or in the future) their state residents with rights to:

- Confirm whether we process their personal information.
- Access and delete certain personal information.

- Correct inaccuracies in their personal information, taking into account the information's nature processing purpose (excluding Iowa and Utah).
- Data portability.
- Opt-out of personal data processing for:
  - targeted advertising (excluding Iowa);
  - sales; or
  - profiling in furtherance of decisions that produce legal or similarly significant effects (excluding Iowa and Utah).
- Either limit (opt-out of) or require consent to process sensitive personal data.

The exact scope of these rights may vary by state. To exercise any of these rights please email us at [pensions@mfprsi.org](mailto:pensions@mfprsi.org).

### **XIII. Cookies and Similar Technologies Policy**

This website uses cookies. We and third-party partners use cookies and similar tools as necessary to provide digital services and for analytics (including session replay) and site performance (such as search functionality) purposes. Please click "[Privacy](#)" then "Manage cookies preferences" to customize your choice.

The law states that we can store cookies on your device if they are strictly necessary for the operation of this site. For all other types of cookies we need your permission.

This site uses different types of cookies. Some cookies are placed by third-party services that appear on our pages.

You can at any time change or withdraw your consent from the Cookie Declaration on our website.

Please state your consent ID and date when you contact us regarding your consent.

Your consent applies to the following domains: <https://www.mfprsi.org>, <https://employer.mfprsi.org>, <https://my411.mfprsi.org/>, <https://board.mfprsi.org/>.

To change your consent: Please click "[Privacy](#)" then "Manage cookies preferences" to customize your choice.

Cookie declaration last updated on April 27, 2026 by MFPRSI:

#### **Necessary (6)**

Necessary cookies help make a website usable by enabling functions like page navigation and access to secure areas of the website. The website cannot function properly without these cookies.

# MFPRSI MUNICIPAL FIRE & POLICE RETIREMENT SYSTEM OF IOWA

7155 Lake Drive, Suite 201  
West Des Moines, IA 50266

Name	Provider	Purpose	Maximum Storage Duration	Type
csrftoken	MFPRSI	Verify human is submitting contact form (Preventing CSRF-type attacks)	Browser session	HTTP cookie
.AspNet.Application Cookie	MemberPortal2 (ASP.NET Identity/OWIN)	Maintains authenticated user session after sign-in	Session cookie by default; persistent when Remember Me is enabled (OWIN default is up to 14 days, sliding)	Cookie (first-party authentication)
.AspNet.ExternalCookie	MemberPortal2 (ASP.NET Identity/OWIN)	Temporary cookie used during external login flow	Session (temporary)	Cookie (first-party authentication)
ASP.NET_SessionId	MemberPortal2 (ASP.NET Session State)	Maintains server-side session state	Session cookie with server timeout of 30 minutes	Cookie (first-party session)
__RequestVerificationToken	MemberPortal2 (ASP.NET MVC Anti-Forgery)	CSRF protection token paired with form posts	Session (anti-forgery token lifecycle)	Cookie (first-party security)
ckCsrfToken	MemberPortal2 CKEditor	CSRF token used by CKEditor features (for example upload/security checks)	Session (no explicit expiry set in script)	Cookie (first-party security)

**Preferences (0)**

Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Name	Provider	Purpose	Maximum Storage Duration	Type

**Statistics (4)**

Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

Name	Provider	Purpose	Maximum Storage Duration	Type
_ga, _ga_*	<a href="#">Google Analytics</a>	Site usage statistics	~13 months	Script
_ga	<a href="#">Google Analytics</a>	Distinguishes users for analytics reporting	2 years	Cookie (third-party analytics via Google Analytics script)
_gid	<a href="#">Google Analytics</a>	Distinguishes users for short-term analytics windows	24 hours	Cookie (third-party analytics via Google Analytics script)
_gat	<a href="#">Google Analytics</a>	Throttles request rate for analytics collection	1 minute	Cookie (third-party analytics via Google Analytics script)

**Marketing (0)**

Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third-party advertisers.

Name	Provider	Purpose	Maximum Storage Duration	Type

**Other Technologies (0)**

Name	Provider	Purpose	Maximum Storage Duration	Type