**Mercer Advisors Cookie Policy**

**What are cookies?**

Cookies are small pieces of data sent from a website and stored on a website user's web browser while a user is browsing a website. When the user browses the same website in the future, the data stored in the cookie can be retrieved by the website to notify the website of the user's previous activity. Cookies do not harm your computer in any way, and are usually automatically deleted after a certain period of time, such as six months.

**Does Mercer Advisors use cookies on its websites?**

Yes. Like virtually all websites, we use certain types of cookies on our sites. This allows us to collect non-personal information through a variety of technologies. This helps us identify visitors who return to our site and tells us such things as how many users visited our site, the pages that were accessed, and whether there were any technical problems in loading pages or navigating through our site. By collecting this information, we learn what parts of our sites are the most interesting or valuable to our users, and can monitor overall interest in our websites. It also lets us spot technical problems with our site so we can correct them right away. This, in turn, helps us upgrade our websites and improve our offerings for our visitors.

**Am I required to accept cookies to use the Mercer Advisors websites?**

No. You can disable the use of cookies by websites including ours by turning off the cookie function on your browser. However, some portions of our site as well as most other sites, will not work properly if you choose to do so. For example, if you choose to purchase something through our site or put in a password to access a restricted area, you will not be able to do so unless the site can authenticate you through cookies.

**What information do you receive about me through cookies?**

We use essential cookies to allow users to be authenticated through our site or to make purchases. We also may use Browser and Flash cookies to tell us, for example, whether you’ve visited us before, and to help us identify site features in which you may have the greatest interest. Browser and Flash cookies may enhance your online experience by saving your preferences while you are visiting a particular site so that you do not need to reset them each time you visit the website. Neither Browser nor Flash cookies can identify you as an individual.

You can decline any Browser cookie through your browser. However, without Browser cookies you may not be able to take full advantage of all our website features. Please see our disclosure section below to manage your Flash Cookies. Similar to Browser cookies, you may not be able to take full advantage of all website features once you have disabled Flash cookies.

**What happens if I choose not to disable cookies on my computer?**

Unless you disable such technologies, by using our website and online services, you agree that we can place these types of cookies and related technologies on your device.

**What are web beacons?**

Some types of cookies collect aggregate information which helps us to improve our websites by providing information, for example, on loading errors and the most visited webpages. Certain pages on our site may contain web beacons (also known as Internet tags, pixel tags and clear GIFs). We use web beacons to help display content to visitors and to generate statistics regarding web traffic and trends. Web beacons cannot identify you as an individual.

**What are advertising cookies?**

Advertising cookies are cookies that target an individual to purchase certain items based upon their web browsing practices. For example, if you browse golf clubs on the web, and if the websites that you use (or the search engine) has installed advertising cookies, you may see pop-up ads for other sites that sell golf products or have content relating to golf. Mercer Advisors does not use advertising cookies on its websites and does not allow third parties to use those types of cookies on its sites.

**How do I opt-out (withdraw consent) to your use of cookies or similar web technologies?**

You can set your web browser to prevent the use of cookies. If so, you can still browse our site but may not be able to use many of its features. Please note that many features of our websites depend on these technologies to deliver content or enhance presentation, and removing these cookies may result in reduced functionality and diminished experience. Withdrawing your consent for these cookies disables them so they no longer perform the functions disclosed above. Please note that the disabled code for these cookies will still be present on your computer or other device and the cookies will be listed in your browser, unless you also remove them from your browser using your browser settings; instructions may be found at www.aboutcookies.org.

**Does Mercer Advisors permit third parties to install cookies or similar web technologies on its websites?**

As a general rule, we do not permit any third parties (such as advertisers) to install cookies on our websites or engage in behavioral advertising. However, on some of our websites, such as our social networking pages, it is possible that individuals have uploaded third party content, such as videos from YouTube or elsewhere, or embedded content and sharing tools from other third party sites. Since we do not control the dissemination of cookies by any sites that are not owned or operated by Mercer Advisors, you should check the relevant third party website(s) for more information about these cookies, and whether and how you may opt out of receiving them. Generally speaking, however, you may disable third party cookies by adjusting your browser settings. Instructions may be found at www.aboutcookies.org.

**Who can I contact for more information or to discuss my rights?**

You may contact Mercer Advisors by using the “Contact Us” section of the Mercer Advisors website or by writing to Mercer Advisors Attn: Compliance at 1200 17th Street, Suite 500 Denver, CO 80202. You may also email us at service@merceradvisors.com.