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- A "referrer" is information the Web browser passes along to our web servers that references the URL from which you came.
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- Environmental variables" include, among other things, the domain from which you access the Internet, the time you accessed this site, type of Web browser and operating system or platform used, the Internet address of the website you left to visit this Site, the names of the pages you visit while at this Site, and the Internet address of the website you then visit.

e. Pixel Tags. Voya and our service providers may also use so-called "pixel tags," "web beacons," "clear GIFs" or similar means (collectively, "Pixel Tags") in connection with some Site pages and HTML-formatted email messages to, among other things, compile aggregate statistics about Site usage, response rates and the effectiveness of advertising campaigns. A Pixel Tag is an electronic image, often a single pixel (1x1), that is ordinarily not visible to Site visitors and may be associated with cookies on the visitors' hard drives. Pixel Tags allow us to count users who have visited certain pages of the Site, to deliver branded services, and to help determine the effectiveness of promotional or advertising campaigns. When used in HTML-formatted email messages, Pixel Tags can tell the sender whether and when the email has been opened.

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Because non-personally identifiable information does not personally identify you, we may use such information for any purpose. For example, we may use this information for Voya's internal use such as to enhance website security, to detect broad demographic trends, to assist Voya in providing content tailored to your interests, and to otherwise enhance your experience on this Site. This information may also be shared with third parties on an aggregate and non-personally identifiable basis.

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