

## **NOTICE of PRIVACY POLICY**

At National Benefit Consultants, Inc., we are committed to treating and using nonpublic personal information about you responsibly and to protecting the privacy rights of our customers. This Privacy Policy describes the nonpublic personal information we collect, why we collect it, and how we protect the confidentiality of nonpublic personal information. This Privacy Policy is effective July 1, 2001 and applies to nonpublic personal information collect or used when we offer insurance, consulting, or administration services to you for personal or family purposes.

### **CUSTOMER INFORMATION**

We collect nonpublic personal information from and about you in order to identify you as our customer, establish and maintain your account, complete customer transactions, market products and services to you, and comply with legal and regulatory requirements. Examples of nonpublic personal information we collect include: information we receive from you; information we receive from your employer; and information about your transactions with us.

Nonpublic personal information we receive lets us identify and contact you. (It includes, for example, items such as your name, address, telephone number, social security number, and health history.) In addition to identifying you, we use this information for many purposes. For example, we use this information to execute transactions, obtain insurance, send you information about our products and services, call or write you about your insurance premium and claims, match your account with us to a bill payment file, or comply with other legal requirements.

### **SHARING INFORMATION WITH AFFILIATED COMPANIES**

It is our policy not to sell, rent or otherwise provide our customer's nonpublic personal information to outside companies so that they can market products or services not related to us. However, we may share our customer's nonpublic personal information with non-affiliated insurance/administration service providers with whom we have entered into joint agreements. From time to time, we use outside companies or vendors to perform services for us and on our behalf, such as companies or vendors that assist us in the preparation and mailing of customer account statements or notices, data processing, and in the collection and enforcement of customer transactions.

Sometimes we use outside companies to assist us in marketing either our own products and services or those that we may offer jointly with insurance companies and financial institutions. Generally, we provide such marketing service providers with customer contact information, such as name, address, and telephone number. We may, however, provide all information that is permitted by law. Before we disclose customer information to any of our service providers, we enter into contractual agreements with them that include confidentiality requirements.

### **SHARING INFORMATION WITH NON-AFFILIATED THIRD PARTIES**

We may share our customer's nonpublic personal information with non-affiliated third parties when our customers request or give us permission to do so, or when we are otherwise permitted or required to do so by law.

Some examples are:

- a. In order to respond to your service requests;
- b. When we complete your transactions, such as paying bills as you have instructed, or following your debit authorization directions;
- c. When fraud is suspected or for risk management purposes;
- d. When we are required by a federal, state, or local law or regulation to do so;
- e. When we receive a subpoena or are ordered by a court to do so; or
- f. When we transfer information in connection with a proposed or actual sale of accounts, or a proposed or actual sale of all or part

#### **POLICIES AND PRACTICES TO PROTECT THE CONFIDENTIALITY AND SECURITY OF NONPUBLIC PERSONAL INFORMATION**

We safeguard nonpublic personal information according to established industry standards and procedures. We also assess new technology for protecting the confidentiality and security of nonpublic personal information. We restrict access to nonpublic personal information about you to those employees and outside contractors who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. Our employees are educated on the importance of maintaining confidentiality of nonpublic, personal customer information and are responsible for adhering to our privacy policy.

Because we recognize the importance to our customers that our records are correct, we have implemented internal controls and procedures designed to keep and report customer information as accurately and completely as possible. Nonetheless, if you believe there is an error in your records or application, please contact us as soon as possible. We will respond promptly to any questions you may have.

We may from time to time change our Privacy Policy; therefore, we reserve the right to disclose any and all information that the law permits us to disclose. We also reserve the right, for example, to provide non-affiliated third parties any and all nonpublic personal information that we have collected about our former customers as permitted by law. If we do change our Privacy Policy, you will be provided all the information and rights you are legally entitled to.

Please contact our Customer Service members at 1 (800) 875-1505 with any questions or comments you may have regarding our Privacy Statement