

LifeEase.com Privacy Policy

Effective November 9, 2017
Updated July 15, 2019

Advisor's Choice Insurance Brokerage Services LLC and its subsidiaries and affiliates ("Advisor's Choice", "LifeEase", "LifeEase Business Insurance Services" or "we") take your privacy seriously.

As providers of products and services that involve compiling personal – and sometimes sensitive – information, protecting the confidentiality of that information is a top priority for LifeEase. Whether you are a current customer, former customer, or potential customer, we believe that you should know what we do with the information you provide to us, and the situations in which we might share such information with our business partners.

This Privacy Policy describes how we handle information that we receive from you through our website at LifeEase.com and all related and subsidiary webpages and through access to any optimized version of our site via a wireless device (collectively, the "Site").

By using the Site, you consent to the collection, use, and storage of the information you submit to us. We reserve the right to change and update this Privacy Policy and such updated version will be posted on the Site. In addition to this Privacy Policy, your use of our Site is governed by our Terms of Use.

What information is collected on the Site?

Personally Identifiable Information submitted by you

Generally, you do not have to register or provide your name or other information that personally identifies you ("PII") in order to view the Site Content. If you choose to obtain a quote using our quote tool, you will need to provide us with your birthdate, gender, zipcode, and information about whether or not you smoke. After receiving initial quote information from us, you will have the option to further customize your quote by providing additional PII such as your height and weight, and responses to brief questions about tobacco use, heart health and family history. You will then be presented with further customized insurance product options.

If you choose to select an insurance product option and apply for it, you will then be required to register with LifeEase.com and provide certain PII as part of your insurance application process. The PII we collect, and the extent to which we use it for the application process, will vary depending on the product or service involved.

You may choose to give us PII about yourself through use of our Contact Us form. For example, you may submit your name, e-mail and mailing address to request information about our services or to provide feedback.

Non-personal Information

The Site collects certain Internet log information, such as your IP address, browser type, click stream data, HTTP protocol elements, and the status of cookies placed on your computer by the Site (collectively, "NPI"). In addition, in order to manage and improve our Site, we, or our service providers,

may use cookies (small packets of information that are stored by your web browser) or web beacons (electronic images that allow us to count visitors who have accessed a webpage).

These tools do not identify you personally and allow us to track and analyze aggregated usage data about our Site. We reserve the right to share NPI with other selected partners at any time.

You may choose to block or disable cookies from your browser using your settings or options. However, this may impact your user experience and parts of the Site may not work for you. You cannot remove or block web beacons as they form part of the content of the web pages, however because they work in conjunction with cookies, turning off cookies will prevent web beacons from tracking your user activity on our Site. The beacon can still account for an anonymous visit, but your unique information will not be recorded.

What is the information gathered on this Site used for?

If you choose to provide PII to us through the Site, we will use that information to fulfill your requests from us, including, but not limited to, processing your insurance application or for such other purposes as you may initiate or request from us. If you provide PII through our quote tool on the Site, we use that information for purposes of providing you with quotes using the tools and pricing grids available from the insurance companies we work with.

Your application for insurance becomes the property of Advisor's Choice once you submit it and it may be used by us for any purposes ordinarily associated with such insurance applications and retained in accordance with our processes and applicable law. If you apply for an insurance product, we may use your PII to deliver to you products and services, provide you with customer service, and communicate with you during the life insurance application process, and as we deem appropriate for our internal business purposes and to fulfill our legal and regulatory requirements. We may also share your PII with selected partners at any time.

The information we receive from you varies depending on the products or services you request from us and may include but is not limited to:

- Information provided in personal interviews or on applications and related forms, for example, name, address, birthdate, Social Security number and annual income.
- Responses from your employer, benefit plan sponsor, or association regarding any group products we may provide, for example, name, age, address and Social Security number.
- Third-party reports, such as consumer credit history, motor-vehicle records, demographic, and/or medical information, if relevant to your product or service.

Is my PII saved?

Yes, but only if you decide to submit your application to us. If you simply want to browse for quotes but do not choose to save and continue, no PII will be collected from you. We reserve the right to keep NPI indefinitely.

Will LifeEase sell my PII to other insurance agents or companies? How is my PII shared?

No. We do not sell PII from our applicants or customers. We may share, from time to time, and as elaborated in more detail below, certain PII and NPI with selected partners in order to deliver the types of products and services you see on our Site. Under no circumstances do we share medical information for marketing purposes.

We will share PII only for the following reasons:

- With other selected partners that help us manage our Site, fulfill your requests or administer or enforce a transaction you requested. In these cases, we only require such partners to restrict their use of PII to the intended purposes.
- When you have requested a life insurance product, LifeEase may send your PII to the insurance company you have selected, as described below.
- When you apply for insurance, we may use a common application or authorization to avoid multiple medical tests; in this way, the PII you provide and authorize us to obtain may subsequently be used by one or all of these companies as necessary to determine – and offer to you – the product we think is the most appropriate for your needs.

When does my PII get sent to an insurance company?

Not until you authorize us to begin the application process for the specific insurance company and policy you select. Your authorization occurs when you click on the “submit” button.

What will the insurance companies use my PII for?

The insurance companies will use your PII for underwriting purposes to determine your risk classification for the insurance product you are applying for. This PII may be used for, but is not limited to, the following purposes: requesting medical records, financial records, credit records, driving records, or other third party documents during the underwriting process. Rates displayed on LifeEase.com are based on basic underwriting guidelines only. The insurance company uses your PII to determine the final price for your policy and your risk classification.

Disclaimer

Without limiting the application of any other provision in this Privacy Policy, Advisor’s Choice may disclose your PII to comply with any legal obligation for example in response to a subpoena, to prevent fraud, to enforce or apply our Terms of Use, to protect our rights or those of other parties and to comply with the rules and inquiries of industry regulators. In addition, we may need to, and reserve the right to, disclose or transfer PII to third parties in connection with selling or liquidating any part of our business or assets.

Site Security

No website, database or system is completely secure. We have reasonable data security and privacy practices and procedures in place to help prevent unauthorized use or access to your PII.

Children's Online Privacy

The Site is not designed for or directed at children 13 years of age or younger, and Advisor's Choice will not intentionally collect information through this Site from anyone at or under this age. If you think we have received or collected information from a child under the age of 13 through this Site, please contact us.

Contact Us

Advisor's Choice Insurance Brokerage Services, LLC is the owner of the LifeEase site and brand. If you have questions regarding this Privacy Policy or the operation of the Site, you may contact us using the Contact Us form on our site or at: Lifesupport@LifeEase.com | Phone: (844) 722-7800 or by mail at: Advisor's Choice Insurance Brokerage Services, LLC | 515 Marin Street, Suite 414 | Thousand Oaks, CA 91360.