

Privacy Statement

BenefitHelp Inc. and its affiliates (the “Company”) believe strongly in protecting the privacy of Internet users who visit our website, located at www.benefithelp.com (the "Site"). This Privacy Statement is intended to inform you of the ways in which this Site collects personal information, the uses to which that information will be put, and the ways in which we will protect any personal information you choose to provide us. Generally, personal information is information that can be used to identify you or your activities on the Site or information about you which you provide to us through services offered on the Site.

This Privacy Statement applies solely to data collected via the Site. There may be additional personal (and other) information that we have or collect about you or your company pursuant to other relationships which is subject to other agreements and rules.

What Data Do We Collect?

The information collected by the Company through the Site falls into two categories: (1) information voluntarily supplied by visitors to our Site and (2) information gathered via automated means as visitors navigate through our Site.

Information Voluntarily Provided by You:

In the course of using this Site, you may choose to provide us with information to help us serve your needs. For example, you may provide us your e-mail address to request information, or you may send us your mailing address so we may send you the material you have requested.

- Applications or other forms, such as name, address, date of birth, date of employment, Social Security number, assets and income, employment status and dependent information
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services; Other individuals, businesses and agencies, such as medical and demographic information

You may also choose to apply for a job at the Company and submit a job application via our careers site. Any personal information you send us will be used only for the purpose indicated on the careers site or in this Statement.

Information Collected by Automated Means:

We use various tools to enhance the Site user experience and track users of the Site, including cookies and web beacons. Cookies are small pieces of text that a website places on your computer to help remember information about your visit. Web beacons are tiny graphics with a unique identifier that are embedded invisibly on the web pages. Neither cookies nor web beacons can read data off your computer's hard drive or collect your personal information. We use

information collected from cookies and web beacons to improve your experience and the overall quality of our services. We may also use cookies and web beacons to collect information from third parties (such as Google) to help advertise our products and services, to analyze the effectiveness of our marketing or the performance of this Site, and to determine whether you may be interested in other products or services. We also use web beacons to help deliver cookies and compile analytics. Our cookies and web beacons may also come from third-party service providers who have permission to place such tools on our Site.

You can refuse to accept and delete cookies by adjusting your browser setting. Please note that refusing or deleting cookies may impact your browsing experience on the Site, or prevent you from using some of its services, and it may result in the deletion of any preferences you have set. For more information on how to reject or delete cookies, you should consult with your browser's or device's help documentation or visit www.aboutcookies.org. The Company does not use technology that recognizes do-not-track signals from your browser. You can also opt out of Internet based advertising by installing a browser plugin from the third party where available. For more information about interest-based advertising, please see: http://www.networkadvertising.org/managing/opt_out.asp.

In addition, in the course of ensuring network security and consistent service for all users, the Company employs software programs to do such things as monitor network traffic, identify unauthorized access or access to nonpublic information, detect computer viruses and other software that might damage the Company's computers or the network, and monitor and fine-tune the performance of the Company network and this Site. In the course of such monitoring, these programs may detect additional information from your computer such as your IP address, addresses from network packets, and other technical information. Any such information is used only for the purpose of maintaining the security and performance of the Company's networks and computer systems.

How Do We Use the Data We Collect?

We will use the information provided by you in order to serve your needs. The information BenefitHelp gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. BenefitHelp does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Who Do We Share Your Data With?

We will not disclose, share, sell, or otherwise use your personal information without your consent, except to the extent required by law, in accordance with your instructions, or as identified in this Privacy Statement:

- **Affiliates:** To enable them to provide services to you and to enable them to contact you regarding additional products and services that you have expressed an interest in.
- **Agents and Service Providers:** We sometimes contract with other companies and individuals to perform functions or services for us or on our behalf, such as hosting this Site, sending e-mail messages, and making phone calls. They may have access to personal information, such as addresses, needed to perform their functions, but are contractually restricted from using it for purposes other than providing services for the Company or on our behalf.
- **Business Transfers:** As we continue to develop our business, we might sell or buy assets. In such transactions, user information generally is one of the transferred business assets. Also, if either the Company itself or any of the Company's assets were acquired (including through bankruptcy proceedings), your personal information may be one of the transferred assets.
- **Legal Matters:** The Company may preserve, and has the right to disclose any information about you or your use of this Site without your prior permission if the Company has a good faith belief that such action is necessary to: (a) protect and defend the rights, property, or safety of the Company or its affiliates, other users of this Site, or the public; (b) enforce the terms and conditions that apply to use of this Site; (c) respond to claims that any content violates the rights of third parties; (d) respond to claims of suspected or actual illegal activity; (e) respond to an audit or investigate a complaint or security threat; or (f) comply with applicable law, regulation, legal process, or governmental requests.

What Steps Do We Take to Protect Your Information?

This Site and all information that you submit through this Site is collected, stored, and processed in the United States within Company-controlled databases. We restrict access to your personal information to those employees of ours, and our affiliates, and to those service providers who need to use it to provide this Site and our products or services. We have implemented physical, administrative, and technical safeguards to protect your personal information from unauthorized access. However, as effective as our security measures are, no security system is impenetrable. We cannot guarantee the security of our systems, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet.

Some Other Matters

Accessing and Correcting Your Information:

Keeping your information accurate and up-to-date is very important. Inaccurate or incomplete information could impact our ability to deliver relevant services to you. Please let us know about any changes that may be required to your personal information using the “contact us” feature of this website.

External Links:

This Site includes links to other sites that are operated by organizations other than the Company. If you access another organization’s website using a link provided, the other organization may collect information from you. The Company is not responsible for the content or privacy practices of linked websites or their use. Once you have left this Site via such a link (you can tell where you are by checking the URL in the location bar on your browser), you should refer to those websites' privacy policies, terms of use, and practices to determine how they will handle any information they collect from you.

Applicability of This Privacy Statement to International Users:

This Privacy Statement is provided in accordance with and subject to U.S. law. If you access this Site from a location outside of the United States, you agree that your use of this Site is subject to the terms of this Privacy Statement and the Terms of Use and you recognize and accept that your personal information may be transferred to and processed in the U.S. and other countries that may not be deemed to provide the same level of data protection as your home country and that may have been deemed to have inadequate data privacy laws under the laws of your jurisdiction.

Changes to Privacy Statement

The Privacy Statement is subject to change at any time. It was last changed on June 1, 2016. If we make changes to this Privacy Statement, we will update the date it was last changed. Any changes we make to this Privacy Statement become effective immediately when we post the revised Privacy Statement on this Site. We recommend that you review this Privacy Statement regularly for changes.

Right to Review Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at PO Box 38366, Germantown, TN 38183.

Questions or Concerns?

If you have any questions, concerns, or complaints about this Privacy Statement, or our privacy practices in general, they should be directed to the Company by contacting the Company at:

BenefitHelp Inc.
PO Box 38366
Germantown, TN 38183