

PRIVACY POLICY

January 3, 2023

United Life Brokers, LLC values its clients' privacy. This Privacy Policy will help you understand how we collect and use personal information from those who visit our website, apply over the phone, or in person at our offices. Our goal is to not only meet, but to exceed existing privacy standards and law.

We reserve the right to make changes to this policy at any time. To be sure you're up to date with any changes, we advise that you visit our website regularly to view the most up to date policy.

Please note that this policy does not govern the collection and use of information by companies or entities that United Life Brokers, LLC does not control, nor by those not employed by United Life Brokers, LLC. It is highly recommended that you review the privacy policies and statements of any website you go to outside of www.unitedlifebrokers.com, including but not limited to those websites linked on our website. **United Life Brokers, LLC does not ever sell your information.** We will never give your information to a non affiliated entity, or for any purpose other than explicitly necessary, and as outlined in this policy.

Information We Collect

In order to qualify our candidates for the many insurance products we offer, it is imperative we collect personal information including health and financial records, where applicable. The only information we keep in our online client database is your basic information, such as contact card, and type(s) of policies you have, as well as the policy identifiers, such as carrier, ID number, etc. All other personal information is either not stored at all, or stored with the carrier who requested the information in the first place. We reserve the right to keep certain applicable information in physical files on premises as required by law, or in compliance with federal and state guidelines, and as outlined in this policy.

Our website may collect the data you voluntarily submit, even if you are not, and have never been a formal client with us. By voluntarily submitting identifiable information to our website and affiliates, you give United Life Brokers, LLC explicit permission to contact you via the information provided, including but not limited to traditional mail, phone and/or email. Once contacted, you can revoke permissions at any time. If receiving an email communication, it is because in accordance with this notice, you gave us explicit permission to do so. You may revoke permissions to receive emails from us at any time by choosing the 'unsubscribe' button within the email, or by sending us an email (support@ulbrokers.com) with the subject line: STOP SENDING EMAIL. Please understand that certain legal notices, and other non marketing notices, as long as you hold a policy with this agency, may still be sent to you after unsubscribing.

Use Of Information Collected

Please rest assured that our website will only collect personal information that you knowingly and willingly provided at the time of your website visit. The same is true for the information provided to us by our affiliated websites, such as Get Covered NJ and Quility, and others that may or may not be listed on our website. The information will only be used for the purpose for which it was requested, and any additional uses specifically provided for in this policy, and in order to perform our duties in accordance with ethical and legal responsibilities as licensed financial professionals.

Agent Partners: Core Benefit Concepts, LLC has contracted with United Life Brokers, LLC to administer all services pertaining to Individual Health Insurance. If your Individual Health Insurance has previously been serviced by Frank Ferrandino of Core Benefit Concepts, LLC, those products will now be serviced by United Life Brokers, LLC. Any other products or services previously held with Core Benefit Concepts, LLC will remain with Frank Ferrandino of Core Benefit Concepts, LLC. Any information shared to United Life Brokers, LLC by Core Benefit Concepts, LLC will be strictly limited to information needed to process your Individual Healthcare applications. You may revoke United Life Brokers' access to this information at any time, as outlined in this policy.

United Life Brokers, LLC by nature of our business, is required to share all applicable personal information to the insurance carrier in accordance with registering and qualifying you or your family members' policies.

United Life Brokers, LLC is a registered Certified Assister with the Get Covered NJ Health Insurance Marketplace. When completing an application with us, the information you provide, including financial disclosures, are automatically given to the state of NJ and the federal government via the GCNJ online application process, in compliance with the laws and regulations of the Affordable Care Act. Please refer also to the Privacy Policies of both GCNJ, as well as your

insurance carrier for more information. (Financial reporting does not apply to off-exchange purchases of health insurance policies, or any other insurance product.)

United Life Brokers, LLC may utilize your contact information to inform you of important family protection products we offer other than the ones you initially requested, in accordance with responsible insurance advising, including but not limited to: Medicare Information, Subsidized Healthcare information, Life Insurance and Disability Insurance information.

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Disclosure of Information

United Life Brokers, LLC may not use or disclose the information provided by you, except under the following circumstances:

- As necessary to provide services or products you have explicitly ordered or requested.
- In other ways described in this Policy, or to which you have otherwise consented.
- In the aggregate with other info, in such a way so that your identity cannot be reasonably determined.
- As required by law, or in response to a subpoena or search warrant.
- To legal outside auditors (such as insurance carriers) who also keep information confidential in accordance with the law.
- As necessary to enforce terms of service and applicable law.
- As necessary to maintain, safeguard & preserve the rights & property of United Life Brokers, LLC.
- If a person completes a submission form via our Medicare page, or any Medicare ad, that constitutes permission to contact under CMS guidelines. You may revoke permission at any time via email, text, or call. Simply state: "I revoke permission to contact".

Security

United Life Brokers, LLC takes precautions to protect your information. When you submit sensitive information via our website or email, your information is protected both online and offline. We and our affiliates use encryption. Further, only employees who absolutely need information to perform a specific task for the client, are granted temporary secure access to your information, and are bound by the law and employment contracts to keep all information confidential. Physical access to our servers and electronic files are secured using the most modern methods available, including 2 step authentication and encryption. We safeguard our physical files and devices utilizing locks, alarm system, and 24 hour surveillance. For your privacy, our private offices are not under surveillance. Any recorded calls are stored on an encrypted cloud system.

Acceptance of Terms

By utilizing our website, services, or reading the emails with this notice attached, you are hereby accepting the terms and conditions stipulated within the Privacy Policy Agreement. If you are not in agreement with our terms and conditions, please refrain from using our website and services. In addition, any continued use of our website and services following the posting of any updates and changes to our Privacy Policy Notice and Practices terms and conditions, shall infer your agreement and acceptance of such changes.

Contacting Us

If you have any questions or concerns, please feel free to reach out to us:

Phone: 973-300-5433

Mailing: 65 Spring Street, Newton, NJ 07860

Email: admin@ulbrokers.com

Website: www.unitedlifebrokers.com

