

# FACTS

## WHAT DOES LIFE Brokerage, LLC DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- . Social Security number and date of birth
- . medical history and medical records
- . income and other financial information

### How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons LIFE Brokerage, LLC chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does LIFE Brokerage, LLC share? | Can you limit this sharing? |
|---|---------------------------------|-----------------------------|
| For our everyday business purposes— such as to process your application(s), obtain your medical records, or respond to underwriting questions | Yes                             | No                          |
| For our marketing purposes— to offer our products and services to you   | No                              | We don't share              |
| For joint marketing with other financial companies  | No                              | We don't share              |
| For our affiliates' everyday business purposes— information about your medical history  | Yes                             | No                          |
| For our affiliates' everyday business purposes— information about your financials   | Yes                             | No                          |
| For our affiliates to market to you   | No                              | We don't share              |
| For nonaffiliates to market to you  | No                              | We don't share              |

| Who we are  |   |
|---|---|
| Who is providing this notice?                                 | <b>LIFE Brokerage, LLC</b>  |
| What we do  |   |
| How does LIFE Brokerage, LLC protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
| How does LIFE Brokerage, LLC collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>. apply for life insurance or other coverage</li> <li>. provide or allow for acquisition of medical records</li> <li>. complete insurance exam or other required testing</li> </ul> We also collect your personal information from insurance carriers.   |
| Why can't I limit all sharing?                                | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>. sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>. affiliates from using your information to market to you</li> <li>. sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| Definitions   |   |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and nonfinancial companies.   |
| <b>Nonaffiliates</b>  | Companies not related by common ownership or control. They can be financial and nonfinancial companies.   |
| <b>Joint marketing</b>  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  |