

Simply Financial Privacy Statement

Your privacy is important to Simply Financial. This privacy statement provides information about the personal information that Simply Financial collects, and the ways in which Simply Financial uses that personal information.

Information sharing

We do not sell personal information to anyone for any reason. We do not share it, except for the reasons described below, which are permitted by federal and state law. We comply fully with HIPAA (Health Insurance Portability & Accountability Act) and use ExamOne to transfer information which is encoded. We use physical and technical safeguards to protect information. We restrict access of information to those who need it to perform their jobs. Third-party business partners (insurance companies) are bound by law to use the information only for our purposes. They may not disclose it or use it in any other way. We comply with all data security laws.

Collecting your personal information

We collect personal information from different sources. For example, we collect information sent to us on applications and forms. We also collect information from your medical providers. We may collect information from a consumer-reporting agency and CPA's or other financial consultants from whom we have your permission to request information from.

Disclosing your personal information

We do not sell your information to anyone. We may disclose this information as required or permitted by law. We only disclose personal information to companies that can provide insurance and for which you have given permission for us to share information.

Using your medical information

We use your medical information to provide you a product. We do not use or share it for any purpose except the following:

- Underwriting insurance
- Administering your policy, account, or claim
- As required or permitted by law
- As otherwise authorized by you

Simply Financial values our customers and we want you to understand how we use the information we collect. Please contact us with any questions about our privacy policy.

NOTICE OF PRIVACY POLICY

Information Only - No Response Necessary

At Simply Financial protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use "nonpublic personal information" in order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our privacy policy.

What Information We Collect and From Whom We Collect It

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others: and
- Information we receive from non-affiliated third parties, including consumer reporting agencies.

What Information We Disclose and To Whom We Disclose It

We do not disclose any nonpublic personal information about you to either our "affiliates" or non-affiliates without your express consent, except as permitted by law. We may disclose the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf and to other financial institutions with which we have joint marketing agreements.

"Our affiliates" are companies with which we do business with and which offer life and health insurance and other savings products.

Our Security Procedures

We restrict access to your nonpublic personal information and only allow disclosures to persons and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. We are HIPPA compliant.