

## What does Nixon Benefits do with your personal information?

<b>Why?</b>	Financial companies, including insurance brokers and consultants, 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.
<b>What?</b>	<p>The type of personal information we collect and share depends on the product or service you have with us. This information can include data you give us or give the insurers or vendors we represent. The data collected and shared may change depending upon the type of policy or service purchased. For example:</p> <ul style="list-style-type: none"><li>• Applications may include information on assets, income, social security number, medical records, family data, address, employer(s), and account or policy data, etc.</li><li>• Data from an employer/benefit plan sponsor for a group product may include names, address, income, medical records, family data, job description, social security numbers, etc.</li><li>• Data collected from transactions and interactions include, protected health information, claim information, billing and payment history, beneficiary changes, ownership changes, etc.</li><li>• Products that require contact with 3rd Parties may include Consumer Reporting Agencies, physical examination services, Credit Agencies, etc.</li></ul>
<b>How?</b>	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 client's personal information; the reasons Nixon Benefits chooses to share, and whether you can limit this sharing.



# Privacy Notice

Reasons we can share your personal information:	Does Nixon Benefits share?	Can you limit sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	No
For our Affiliates’ everyday business purposes- Information about your transactions and experiences	No	N/A*
For our Affiliates’ everyday business purposes- Information about your credit worthiness	No	Yes*
For Non-Affiliates to market to you	No	N/A*

*\*Nixon Benefits has no Affiliates and does not share your personal information with non-affiliates.*

## What We Do

**How does Nixon Benefits protect my personal information?**

We maintain physical, electronic, and administrative safeguards to insure the protection of data. We restrict access to your confidential information to employees who need to know such information in order to provide you with the insurance services or products for which you have engaged us. We have physical and electronic measures to protect your data.

**How does Nixon Benefits collect my personal information?**

Personal information is collected when providing services for which you have engaged us to perform on your behalf, such as placing your insurance, providing you with insurance-related products, or servicing your accounts.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**Your Right to Review and Correct Your Personal Information**

You may have the right to review your personal information that we can reasonably locate and retrieve, and to request that we correct, amend or delete any information which you view to be inaccurate. To make a request to take any of these actions, or to ask any question about these rights, use the contact information at the end of this Notice.

## Online Privacy

### Links to other websites

This website may contain links to other websites. The operators of those websites may collect information about you through cookies or other technologies. If you link to another website, you will leave the Nixon Benefits website, and this privacy policy will not apply to your use of and activity on that website.

If you provide personal information through any other website, your transaction will occur on that website (not the Nixon Benefits website), and the personal information you provide will be collected and controlled by the privacy policy of that website operator. Links on the Nixon Benefits website to other websites are provided only as a convenience, and the inclusion of such links does not imply endorsement of the linked website. We encourage you to read the legal notice posted on those websites, including their privacy policies. We have no responsibility or liability for your access or use of, and the data collection and use practices of, other websites.

### Children's Privacy

Nixon Benefits' website is not directed to or intended for children. Nixon Benefits does not knowingly collect or post information from children under the age of 13 in compliance with laws protecting the privacy of children. Visit the Federal Trade Commission's website to learn more about the Children's Online Privacy Protection Act (COPPA).

## Online Privacy

### Service Providers and Joint Marketers

We may disclose all of the information we collect, as described above under the caption “What does Nixon Benefits do with your Personal Information,” to companies that may perform marketing services on our behalf, or to other financial institutions with whom we may have joint marketing agreements.

### Your right to opt-out of third party disclosures

If you prefer that we not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures and direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may contact us during normal business hours. Our contact information is on our website in contact section below.

### Links and Co-Branded Sites

This website may contain links to other sites. Nixon Benefits provides links to other sites as a convenience to persons who visit the Nixon Benefits website. If you choose to use the services provided by those sites, you may be asked by those sites to provide certain personally identifiable information (some of which may, on an individual or aggregated basis, be shared with Nixon Benefits). Please be aware that Nixon Benefits is not responsible for the privacy practices of those sites, even though Nixon Benefits’ name or logo may appear on those sites. We encourage you to be aware when you leave our site and to read the Privacy Statements of each and every website that you visit, as the privacy policy of those sites may differ from ours.

## Definitions

<b>Affiliate</b>	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <p><i>--Nixon Benefits has no affiliates.--</i></p>
<b>Non-Affiliate</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <p><i>Nixon Benefits may need to transfer nonpublic personal information to unaffiliated 3<sup>rd</sup> parties to process and service a customer’s account(s) such as support help (Attorney’s, CPAs, TPAs, etc), service providers (physicians, dentists, hospitals, etc), insurance entities or HMOs through which you have coverage, group policy holders, government entities as required by law, etc.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>Nixon Benefits has no formal joint marketing arrangements.</i></p>

## • Other Important Information

- You may have other privacy protections under some state laws. We comply with all applicable state laws as to information about you, including medical information.
- **By visiting our website, you agree to accept all terms and conditions set forth herein.**

## Questions?

Marilyn Curry, CFO  
 Nixon Benefits  
 620 Newport Center Drive, #1100  
 Newport Beach, CA 92660

Phone: 800-458-2186  
[Privacy@nixon-benefits.com](mailto:Privacy@nixon-benefits.com)  
 Nixon Benefits License: 0F00701