

## PRIVACY POLICY

We at Mass Benefits Consultants, Inc., realize that our relationships with current and prospective clients are based on integrity and trust. We strive to maintain the privacy of the client association and our participants. At the same time, the nature of our business sometimes requires that we collect or share information about you with other organizations and/or companies. We want you to be aware of how we handle personal information. Our policies and procedures for collecting and disclosing personal information are detailed below:

We may collect nonpublic personal information about you in order to conduct business, such as process the requests for insurance products, to provide customer service, to process claims, to fulfill legal and regulatory requirements and for other lawful purposes. We collect this information directly from you as well as from other sources.

Information we need to collect varies according to the products and services you request, but may include information from:

- your insurance applications and other forms (such as your name, address and social security number);
- other transactions you've had with Mass Benefits (such as information about other insurance policies);
- consumer reporting agencies (such as information concerning your credit relationships);
- your medical providers and health records (such as information concerning your health status);
- other sources

We restrict access to nonpublic personal information to those employees, agents, representatives or third parties who provide products or services to you and who have been trained to handle nonpublic personal information in conformity with this notice. We do not share nonpublic information about you except as permitted by law.

We have policies and procedures that give directions to our employees regarding how to protect and use nonpublic personal information. We maintain physical, electronic and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. Employees who violate our Privacy Policy will be subject to disciplinary action, up to and including termination.

We will continue to follow this policy regarding personal information even when a participant relationship no longer exists.

You will receive appropriate notice if our privacy policy changes.