

# PENSION TECHNOLOGIES, LLC

## Privacy Policy

This Privacy Policy summary is meant to inform you, the reader, of the basics of our privacy commitment to you, share how we collect and use your Personal Information, how we protect it, and who can see it. You should read the entire privacy policy below for more complete details.

- We obtain personal information from you directly, from your transactions with us.
- We may collect personally-identifying information from you when you visit our Website unless you voluntarily provide it to us.
- We do not allow third parties to collect personally-identifying information from your computer or mobile device when you visit our Website or use our services.
- We will not share or sell your information to third parties.
- Any third parties who perform services for us are required to safeguard our customer information and may only use it in connection with performing services.
- We extensively secure and limit access to your information.
- We protect information about potential, current, and former clients.

### THE INFORMATION WE COLLECT

Personal data ("Information") is any information relating to an identified or identifiable natural person. The following sections tell you more about how and when we collect your Information.

### INFORMATION WE MAY OBTAIN FROM YOU

During the calculation, application, or enrollment processes you may provide us with information such as your:

- Name
- Address, City, State, Zip Code
- Telephone / Cellphone Number
- Email Address
- Social Security Number / W-9
- Driver License Number
- Date of Birth
- Credit Card / Debit Card Number, Expiration and CVC
- Insurance Company Affiliation and Valid License(s)

If you gave us your email address, Pension Technologies may use it from time to time to notify you of such things as new services, special offers, or to confirm transactions. If you do not wish to be contacted by email for Pension Technologies related communications, please let us know and we will refrain from sending Pension Technologies related communications to you.

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## Privacy Policy

### Pension Technologies Privacy Policy – Continued

Purposes for which we collect and process your personal data	The basis on which we can do this (what the law allows)
For the performance of a contract or to enter into a contract. This would include our fulfilling your requests for services, including obtaining calculations for you, fulfilling requests for changes, and renewals	The collecting of data is necessary in connection with any contract or service you may enter into through us or with us
To administer your account, including, but not limited to, financial transactions for insurance purposes or related calculations	The processing is necessary in connection with any contract or service that you may enter into through us or with us
To assist in the prevention and/or reduction of fraud and other financial crime	The processing is necessary for us to comply with any and all laws, regulations and any other legal requirements
To let you know about similar products and or services that may be of interest to you	The collecting / processing of information are necessary to pursue our legitimate interests in operating our business

We will keep your personal data for as long as you are our customer. Once our relationship with you has ended, we will only keep your personal data for a period of time, appropriate for compliance with records for our business. We will only keep information that allows us to:

- maintain business records for analysis or audit purposes
- comply with applicable laws
- defend or take legal action
- keep records of anyone who does not want to receive marketing information from us
- deal with any future concerns you may have about the services we've provided, or
- help with monitoring fraud.

The period we keep information for is often linked to the amount of time available to bring a legal claim, which time varies by state, but is often six to ten years after a transaction. We will keep your personal data after this time only if required by law, if there are outstanding claims or complaints that will reasonably require us to keep your information, or for regulatory reasons.

Details about how Pension Technologies works with you and how we can use your data are contained in this privacy disclosure and/or any future notice of change to this policy.

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### **Pension Technologies Privacy Policy – Continued**

#### INFORMATION ABOUT YOUR TRANSACTIONS

We may collect Information about your transactions and experiences with us and others, such as your payment history and methods, calculations, policy coverage and changes, if any.

#### INFORMATION FROM THIRD PARTIES

If you commit to purchasing services through Pension Technologies, we may confirm your credit or debit card validity. As permitted by law, we may also review credit or debit card validity in connection with any renewal of services.

#### NON-SOLICITATION OF AGENTS

During the pendency of the agent relationship and for three (3) years thereafter, the Company, Pension Technologies, shall not share agent information, of whatsoever kind or nature, with any insurance company or suggest said agent leave or terminate their relationship with the insurance company the agent is licensed for any reason.

Pension Technologies shall not directly or indirectly participate in the recruiting or soliciting for hire, any agent, or assist in any manner in the recruitment, solicitation for hire or hiring, of any agent of an Insurance Company or any of its Subsidiaries or Affiliates, or in any way induce any such agent to terminate his or her agency relationship with the Insurance Company or any of its Subsidiaries or Affiliates for any reason whatsoever.

#### THE INFORMATION WE DISCLOSE

Information about our agents or customers or former agents or customers will only be disclosed as permitted or required by law. Information about you that has been collected is maintained in our records for business records purposes.

We use this Information to process and service your account; with your consent; or as directed by you. We may also disclose it to persons or organizations as necessary to perform transactions you request or authorize. Information about our former customers and about individuals who have obtained our services through us is safeguarded to the same extent as Information about our current customers.

The following are some examples of how we may disclose Information:

We may share your Personal Information with our members, officers, employees, advisors, accountants, attorneys, and other persons who are or will become involved in processing your application and servicing your account.

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### Pension Technologies Privacy Policy – Continued

We may share Information with persons or organizations that we have determined need the Information to perform a business, professional, or training function for us. These include businesses that help us with administrative functions. We may share your Personal Information with non-insurance entities with which we have a joint-marketing agreement. All of these entities are obligated to keep your Personal Information that we provide to them confidential and to use your Personal Information only for the purpose for which your Personal Information was provided, and we will not provide them with more Information than is required to perform their work for us.

We may also share your Information for other permitted purposes, including:

- with financial-support organizations that detect and prevent fraud
- with your state’s insurance regulator or other governmental or law enforcement authorities if required by law or to protect our legal interests or in cases of suspected fraud or illegal activities
- if ordered by a subpoena, search warrant, or other court order or legal process.

### CONFIDENTIALITY AND SECURITY

We restrict access to your Personal Information to employees who we have determined need it in order to provide products or services to you. We train our employees to safeguard agent and customer information, and we require them to sign confidentiality and non-disclosure agreements. We maintain strict physical, electronic, and procedural safeguards to protect your Personal Information from unauthorized access by third parties.

### YOUR DATA RIGHTS

You have certain rights relating to your personal data. These include the right to:

- ask for a copy of your personal data we store
- ask us to give you (or a third party chosen by you) an electronic copy of the personal data you have given us
- ask us to correct personal data we have stored
- restrict how we use your personal data

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### Pension Technologies Privacy Policy – Continued

- ask us to delete personal data; and
- object to particular ways we are using your personal data.

### SECURITY OF YOUR PERSONAL INFORMATION

While there is no such thing as perfect security, we are committed to maintaining reasonable and appropriate security measures to ensure that your Personal Information is protected both online and offline.

Your ability to exercise these rights will depend on a number of factors. In some cases we may not be required or be able to fulfil your requests because it would cause us to be unable to fulfil our legal and regulatory obligations or for other reasons permitted by applicable law. If this is the case, we'll let you know our reasons.

In the unlikely event that we are unable to resolve a privacy concern quickly and thoroughly, we provide a path of dispute resolution.

If you would like to contact us to exercise any of your rights related to your Information, please contact us at:

PENSION TECHNOLOGIES, LLC  
Attn: Legal Department  
6145 South Rainbow Blvd., Suite #100  
Las Vegas, Nevada 89118 USA  
Telephone: (702) 330-1123  
Fax: (702) 993-9649  
Email: Steve@OmarLaw.com