

# *Privacy Policy*

Care is the guiding principle that, through the years, we at Lifetime Companies have used in working with our clients. It is a principle that is based on integrity, trust and sensitivity to the individual needs of our clients. Insurance, employee benefits, investments, and financial planning, by their very nature, demand the open communication of personal and financial information from our clients and their other advisors to us. We handle any information from our clients, their advisors, and their families with the strictest confidence and we make that information available only to the extent required to achieve the financial or insurance goals of our clients.

We respect the provisions of the Gramm-Leach-Bliley Act (GLBA) Financial Services Modernization Act that establish privacy regulations for the Financial Services industry and have adopted a privacy policy that assures the maintenance of our Client Care standards and incorporates our understanding of both federal and state legal requirements for the handling and dissemination of client information. Our policies and procedures for collecting and disclosing personal information are detailed below:

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

Information we receive from you or your authorized representative on applications or other forms, in interviews, our internet website or by other means; information we receive from consumer or other reporting agencies, medical or health care providers, family members, governmental agencies employers or others; information about your transactions with our affiliates, others or us.

To the extent permitted by law, we may, in our work with you, disclose the information we collect, as described above, to third parties assisting us such as agents, brokers and representatives who work with us on client matters.

We may disclose the financial information we collect to financial service affiliates such as insurance companies, investment companies, insurance agencies and securities broker-dealers. We may also disclose that information to companies that perform other services on your behalf, or to other financial institutions with whom we have joint marketing, brokerage and/or service agreements. These disclosures will be only to the extent permitted by law. Certain disclosures may require an “opt-in” or “opt-out” from you. If this is required, we will seek permission from you prior to sharing information.

Any medical or health information we collect about you will be disclosed to third parties only to underwrite insurance or to administer your policy or claim, as permitted by law or as authorized by you.

We require anyone to whom we disclose your personal information to protect its confidentiality and to use it solely for the purpose for which it is disclosed. Otherwise, we do not disclose any nonpublic information about our clients or former clients unless authorized to do so by the client or as permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

Insurance and investment companies whose products we provide for our clients will provide similar privacy policy notices.

[Notice of Privacy Practices](#)