

## Privacy Policy

This Privacy Policy only addresses the use and disclosure by United Brokerage Services, Inc. of information United Brokerage Services, Inc. collects from you. However, this website may contain links to other sites and we may engage third party suppliers or service providers, each of which may adhere to their own privacy customs and policies. United Brokerage Services, Inc. does not control the content or privacy policies of such websites or the privacy policies of such third parties. United Brokerage Services, Inc. accepts no responsibility or liability for privacy or other issues related to the collection or use of your information by such other sites or third parties. The information in the website may contain typographical errors or other errors or inaccuracies and may not be complete or current. We therefore reserve the right to correct any errors, inaccuracies or omissions and to change or update information at any time without prior notice. We do not, however, guarantee that any errors, inaccuracies or omissions will be corrected. We advise you to consult with a Tax Advisor and/or Attorney for any tax and/or legal advice. This website is for the use of insurance licensed and/or investment professionals.

This Privacy Policy does not supersede the terms contained in Legal Notices that govern your use of this website. Any conflict between the two shall be determined in favor of the terms contained in Legal Notices.

### Information Browsing

You can visit us on the internet without telling us who you are or revealing any information about yourself, including your email address. In this case, our web servers collect the name of the domain you used to access the Internet and the website you came from and visit next. This information is used by us to monitor site performance and to make the site easier and more convenient to use.

### Collecting Personal Information

Any of the information we collect from you may be used in one of the following ways:

- \* To personalize your experience (your information helps us to better respond to your individual needs).
- \* To improve our website (we continually strive to improve our website offerings based on the information and feedback we receive from you).
- \* To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs).
- \* To process requests (your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service requested).
- \* To send periodic emails (the email address you provide for information requests, may be used to send you information and updates pertaining to your request, in addition to receiving occasional company news, updates, related product or service information, etc).

Note: If at any time you would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

### Cookies and Web Bugs

A cookie is a small piece of information that a website sends to your computer, which is stored in a file on your hard drive. The next time you visit our website, we may use the information stored in your cookie file to facilitate your use of our website. For example, we may use your cookie file to store a password so that you do not have to input it every time you move to a different section of a password protected portion of our website. A cookie does not tell us your individual identity unless you have chosen to provide it to us. Most cookies expire after a defined period of time, or you can delete your cookie file at any time you choose. In addition, you can set your browser to notify you when you receive a cookie so that you can decide whether to accept or reject it.

A web bug (or web beacon) is a tiny graphical image that is typically on a web page. Somewhat like a cookie, a web bug can tell us information such as what kind of browser is being used and what time of day this page was accessed. Some web bugs can include information such as your IP address. Some technologies will notify you of the presence of web bugs, but browsers typically do not notify you of them.

### Disclosing information to outside parties

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

### Minors

United Brokerage Services, Inc. makes no active effort to collect personal information from children under the age of 18. We believe that children who do wish to submit information to United Brokerage Services, Inc. should have permission from their parent or legal guardian. We are in compliance with the requirements of COPPA (Childrens Online Privacy

Protection Act), our policy is located at <http://www.coppa.org/comply.htm>.

**Online Privacy Policy Only**

This online privacy policy applies only to information collected through our website and not to information collected offline. United Brokerage Services, Inc. uses no encryption (data scrambling) on certain portions of our website, and up to 128-bit encryption on other portions. When you are on any website that asks you for confidential information (your social security number or a bank or credit card account number, for example), you should check to see if the information being transmitted is encrypted in order to increase the security of your information. If you need to send confidential information and are concerned about the security of a website, then you should consider sending it by phone or by regular mail instead.

**Your Consent**

By using our site, you consent to our privacy policy.

**Changes to our Privacy Policy**

We will post those changes on this page, and/or update the Privacy Policy modification date listed below.

**Contacting Us**

If there are any questions regarding this privacy policy, you may contact us using the information below.

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Date of last revisions: 10/11/15