

NOTICE OF EXECUTIVE BENEFIT OPTIONS PRIVACY POLICY AND WEBSITE PRIVACY STATEMENT

Purpose of this Notice

This notice provides information about the privacy policies and practices of Executive Benefit Options. Because your privacy is very important to us, we have adopted the following privacy policy regarding how the information you share with us is used and maintained.

We do not sell your information to third parties. We also maintain policies and procedures that are intended to ensure the responsible handling of your "nonpublic personal information." The examples below of information we collect and the categories of parties with whom we share that information are intended to illustrate our information practices; they are not intended to be exhaustive.

You do not need to take any action as a result of this notice, but you do have certain rights as described below.

Our Privacy Policies and Practices for Consumers and Customers

Information We Collect From Consumers and Customers

Executive Benefit Options may collect nonpublic personal information about consumers and customers from the following sources:

- Information we receive from an individual and his or her employer from reports summarizing his or her compensation and benefits, insurance applications, plan participation forms, and other related documents.
- Information based on an individual's history of transactions executed with the assistance of Executive Benefit Options, our affiliates, or others.

Information We May Disclose About Consumers and Customers

As permitted by law, we may disclose some or all of the information described above among Executive Benefit Options' affiliates, and with companies or individuals that perform services necessary to effectuate transactions that an individual or his or her employer has requested, such as securities broker/dealers, rabbi trustees, insurance carriers, and insurance agents. With respect to current and former customers, we may also disclose some or all of the information described above to nonaffiliated third parties, which may include:

- Companies or individuals that perform services for us or on our behalf, such as independent contractors or technical system consultants who program our software.
- Companies that perform marketing services on our behalf with which we have joint marketing agreements.
- Other nonaffiliated third parties, as permitted by law.

Our Practices Regarding the Confidentiality and Security of Consumer and Customer Information

We restrict access to nonpublic personal information about our current or former customers and consumers to those authorized individuals who need to know that information in order to provide them with products or services. We also require outside companies and independent contractors who provide services on our behalf or with whom we have entered a joint marketing agreement to enter into agreements that protect the confidentiality of any customer information we provide and restrict the use of such information to those purposes. Finally, we maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard customers' and consumers' nonpublic personal information.

Our Website Policies and Practices for Website Visitors

Information We Collect From Website Visitors

Executive Benefit Options does not collect information from our website visitors. This site contains links to other sites. Executive Benefit Options is not responsible for the privacy practices or the content of such websites.

Contacting Executive Benefit Options Regarding Website Policies and Practices

If you have any questions about this Website privacy statement, the practices of this site, or your dealings with this Website, you can contact:

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E-mail info@eboptions.net