

The Parent company of AffordableHealthInsuranceInNY is Life143, LLC.

We recognize your concerns about the privacy of your personal information. Because protecting your confidential information is very important to us, we have adopted the following policy regarding how the information you share with AffordableHealthInsuranceInNY is used and maintained. This privacy policy applies to individuals who are current and former clients of AffordableHealthInsuranceInNY. The primary reason we collect, use and share personal information is to serve you.

AffordableHealthInsuranceInNY does not sell or share personal information with non-AffordableHealthInsuranceInNY companies for the purpose of marketing their products or services to you.

AffordableHealthInsuranceInNY collects only relevant client and consumer information that we are either allowed or required by law to obtain for conducting our business, such as:

- Information we receive from you on account applications or other forms, such as name, address, Social Security number, assets, income and similar information. We use this information to administer your accounts, process transactions you request, provide customer services, evaluate your investment needs, and identify other products and services that may interest you.
- Information about your transactions with us, our affiliates or other -- such as your account balance, payment history and check-writing activity. This information is used to process transactions that you request and evaluate your financial needs. When you use online products and services, we may collect data such as transaction, site navigation and optional survey information. We use this information to provide better services.
- Information we receive from a consumer reporting agency, such as credit relationships and credit history. We use this to help us determine your eligibility for products, collect or report debts owed to us, and protect our rights and property.

### **Sharing of Information Within AffordableHealthInsuranceInNY.**

All or a portion of information collected through applications and forms or information relating to your transactions and experiences with us may be shared among AffordableHealthInsuranceInNY affiliates. We may also share certain types of information, such as credit information, with your consent.

### **Sharing of Information Outside of AffordableHealthInsuranceInNY.**

As permitted by law, we may disclose some or all of the information described above with companies outside of AffordableHealthInsuranceInNY to service your accounts, improve our services, provide products and services you have requested, and inform you about products or services of interest to you. Such companies may include:

- Companies that provide financial services, such as banks, other securities broker-dealers, and mutual fund and insurance companies
- Non-Financial companies, such as companies that perform services on our behalf (e.g., check printers), companies that prepare account statements, or companies that assist us in marketing our services or communicating with you
- Others such as independent contractors or technical-system consultants who program our software, government agencies and regulators, consumer reporting agencies, and other outside parties as permitted or required by applicable laws.

### **Protecting the Confidentiality of Your Personal Information.**

All AffordableHealthInsuranceInNY employees are instructed to use strict standards of care regarding the confidentiality of your nonpublic personal information as outlined in firm policies. Employees not adhering to our firm policies are subject to disciplinary action. We require outside companies and independent contractors to whom we provide client information for marketing, servicing or processing purposes to enter into confidentiality agreements that restrict the use of the information to those purposes. We maintain physical, electronic and procedural safeguards that comply with applicable laws to protect your nonpublic personal information.

Should you prefer, AffordableHealthInsuranceInNY will not disclose confidential personal information about you to non-affiliated third parties. You may opt out of such disclosures; that is, you may direct AffordableHealthInsuranceInNY not to make those disclosures (other than disclosures required or permitted by law). Should you wish to opt out of disclosures to non-affiliated third parties, please Contact Us.