

PROTECTING YOUR PRIVACY
A CUSTOMER PRIVACY STATEMENT FROM BULBROOK/DRISLANE
BROKERAGE

Your privacy is important to you. And it's just as important to us. All of us at Bulbrook/Drislane Brokerage value the trust that you place in our hands when you supply us with nonpublic personal information. We want you to understand how we protect the confidentiality of that information, as well as how and why we use and disclose it. This document explains Bulbrook/Drislane Brokerage's practices and procedures for protecting the security of your personal information both while you are a customer and thereafter.

In compliance with the Gramm-Leach-Bliley Act ("GLB"), Public Law 106-102(1999), this notice contains the privacy policy of Bulbrook/Drislane Brokerage, a division of John M. Bulbrook Insurance Agency, Inc. The GLB Act was enacted to provide greater protection for an individual's private information. This notice is meant to provide you with information regarding how we, as an independent life brokerage agency, use your personal information and what your rights are with regard to your non-public personal information.

In order to provide the consumer, and our customer the agent, with the benefits of life insurance and other financial products and services, we need to collect certain non-public information. In fact, the more we understand about a particular set of needs, the better we can recommend the appropriate carrier and policy in order to achieve favorable underwriting. However, we are committed to maintaining the privacy of this information in accordance with the law.

As an independent life brokerage agency, we are in a unique position as we routinely obtain non-public information about the ultimate end user of the product(s) as well as obtain non-public information about our customer, the agent/broker. We may obtain non-public information concerning an agent/broker in an effort to comply with law preventing certain individuals from holding a license and to comport to our own agency standards. We may, as part of the appointment or pre-appointment process, receive information concerning an agent/broker credit history and contact additional sources in order to perform any needed background check.

All employees and affiliates of our company with access to personal information about the consumer and the agent customer are required to follow this policy. Our privacy policy applies to all personally identifiable non-public information about you that is obtained in connection with providing you a life insurance policy or additional financial products and services. Our privacy policy will continue to cover information we may collect about you during the course of your insurance policy as well as after your insurance policy has ended.

The Kind of Information We Collect

When you complete your insurance application form, claim form, or other forms, we typically receive the following kinds of information:

- name
- address
- date and location of birth
- marital status
- sex
- Social Security number
- Medical information

During the course of our business relationship we may obtain information about:

- your payment history
- your tax obligations
- your investment preferences
- your credit history

If you correspond with us or transact business through our computer websites, your browser may provide information for us as you interact with us via the Internet.

When May We Disclose Your Personal Information

It is our responsibility to meet your expectations for privacy while still providing you with life insurance services and products. In order to provide our services to you, your information may be shared with other service providers.

To complete your life insurance application, we may need to provide your non-public information to affiliated and nonaffiliated persons or entities involved in the underwriting, processing, servicing, and marketing of insurance policies.

Our privacy policy does not permit us to provide any nonaffiliated third party with your non-public information unless we have an agreement with the third party that they will protect the confidentiality of your non-public information.

There are times when we are required by law to provide your non-public information to authorized persons or entities. Such occasions include:

- complying with a subpoena or summons by federal, state, or local authorities
- responding to judicial process
- responding to regulatory authorities
- other purposes as required by law

Maintaining Security of Your Private Information

We will work to ensure that your non-public personal information remains confidential and secure. To do so, we have established the following procedures to protect against unauthorized access to your personal information:

- The only persons with access to your non-public personal information are those persons who need to know about the information to underwrite, process, service, or market insurance products and services
- We will keep your information physically and electronically secure
- If it come to our attention that a piece of personal information that we possess may be inaccurate or false we will make a reasonable effort to re-verify its accuracy and correct any error as appropriate

Former Clients

We maintain your non-personal information on a confidential and secure basis. If we disclose any of your information, it will be for the reasons and under the conditions described in this notice. We do not disclose any non-public personal information about our former clients to anyone except as permitted or required by law.

“Opt Out” or Further Information

If you have any questions about our privacy policy, please write to:

Bulbrook/Drislane Brokerage, a division of John M. Bulbrook Insurance Agency, Inc., P.O. Box 620652, Newton Lower Falls, MA 02462-0652, 1-800-227-1258, email: info@bulbrookdrislane.com

Although it may prevent us from providing you with the service we wish to give you, you may ask us **not** to share any of your non-public information with anyone (except as required by law) by contacting us in writing stating that you do not wish us to disclose any non-public personal information about you at all. Address your communication to: Bulbrook/Drislane Brokerage, a division of John M. Bulbrook Agency, Inc., P.O. Box 620652, Newton Lower Falls, MA 02462-0652.

We reserve the right to revise our privacy policy at any time (current version July 1, 2001).

Thank you for choosing Bulbrook/Drislane Brokerage.