

Privacy Notice

As related to James A. Wolfe, James Wolfe Financial, and Mortgage Protection Agency, Inc.

Your privacy matters to us. We pledge to protect your privacy and earn your trust. We respect your right to keep your personal information private and to avoid unwanted sales calls. **Please read this to learn how we will handle your personal information.**

Types of Information Collected

We collect data about people and property to quote and service insurance policies. Some of this is called "**Nonpublic Personal Information.**" This generally means data you provide to us; is obtained by us; or that results from your transactions with us. It does not include data available to the public. The types of data we collect may vary by the products or services you request.

These may include:

- **Application Information:** This is data we may receive from you on applications or other forms; by phone; and online.

It includes, but is not limited to, your name; address; phone number; tax id number; birth date; sex; financial information and medical history.

- **Transaction Information:** This is data about your transactions with us; our affiliates; or others. It includes, but is not limited to, your policy selections; premiums; payment history; policy values; policy start and end dates; agent of record; and interest earned. We may also obtain data about you from other sources when issuing your policy. These may include other policies and consumer reporting agencies. It may also include data used to review and settle claims or complaints, such as agent reports and death certificates.

- **Medical/ Non-Medical Information:** This is data we may receive from service providers and database management services, and is used to confirm or underwrite Application Information. It includes, but is not limited to, reports of one or more medical conditions or test results reported by companies; paramedical facilities; and medical facilities or providers.

- **Web Site Information:** When you visit any Internet web site, including ours, certain data from your computer may be captured. The data we may receive from your computer when you visit our Web sites includes the referring Web site you visited before ours; your Internet e-mail address; browser version; and statistics on Web traffic and usage patterns.

Any web sites you visit, including ours, may also store "cookies" on your computer to save user data entered while visiting our Web sites, and collect technical data, such as your Internet protocol (IP) address; operating system; and session ID.

Parties to Whom We May Disclose Information

Nonpublic Personal Information about you and our past customers may be shared with others as allowed by law. This may include sharing data with third parties that is necessary to effect, administer or enforce your transaction with us, or as needed to service your policy. These parties may include, but are not limited to, independent contractors; insurance support organizations; insurance agents and brokers; health information management providers; third party administrators; reinsurance providers; and courts and government agencies. As required by the Fair Credit Reporting Act, we will not share data we obtain from consumer reporting agencies without your consent. Insurance support organizations may retain your information and provide such information to other parties as allowed by law.

We may also share data with people and companies, as allowed by law, to perform services or functions on our behalf or to financial institutions with whom we have joint marketing agreements. The purpose of this is to inform you of other financial products or services jointly offered, endorsed, or sponsored by us that we believe you may find useful.

Changes or Corrections to Information

You may request a copy of your Nonpublic Personal Information and we will send it to you by mail. You may request changes of data you believe to be in error. We are under no obligation to make the requested change(s). We will inform you if we do not take the requested action. We will also provide an explanation of why we have not

taken the requested action. We will maintain the request and our decision as part of your file. We will make the request, our decision, and any changes made, available to other parties to whom we have made proper disclosure of such data.

Confidentiality & Security

We limit access to Nonpublic Personal Information about you to those employees and other parties who must use that data to provide products or services to you. Their right to further share and use such data is limited by our employee handbook, nondisclosure agreements and the law, where appropriate. We also maintain physical, electronic, and procedural safeguards in compliance with applicable laws and regulations to guard your Nonpublic Personal Information.

This Notice is for your information. No reply needed.