

RIGHTS AND CHOICES FOR CALIFORNIA RESIDENTS

RIGHTS UNDER THE CALIFORNIA CONSUMER PRIVACY ACT

The California Consumer Privacy Act (“CCPA”) provides California residents with specific rights regarding their personal information. This document describes your CCPA rights and explains how to exercise those rights.

Last reviewed on: October 19, 2020

Access to Specific Information and Data Portability Rights

You have the right to request that the Company disclose certain information to you about our collection and use of your “personal information” over the past 12 months, defined as information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device.

Personal information does not include the following:

- Publicly available information that is lawfully made available to the general public from federal, state, or local government records;
- Deidentified or aggregated consumer information;
- Information excluded from the CCPA's scope, including but not limited to:
 - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

Once we receive and confirm your verifiable consumer request (see Exercising Your Rights below), we will disclose to you, if applicable:

- The categories of personal information we collected about you:
 - Identifiers (*e.g.*, real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver’s license number);
 - Other personal information categories listed in the California Customer Records Statute (*e.g.*, physical characteristics or description, telephone number, state identification card number, insurance policy number, bank account number, credit card number, debit card number, or any other financial information, or medical information);
 - Characteristics of protected classifications under California or federal law;

- Commercial information;
 - Internet or other similar network activity;
 - Professional or employment-related information (for employees or contractors);
 - Education information (for employees or contractors).
- The categories of sources for the personal information we collected about you:
 - Directly from you when you provide information electronically, by phone, or by mail;
 - Our affiliates and business partners;
 - Our agents;
 - Lead vendors to whom you have provided your information;
 - Client referrals;
 - Users' browsers;
 - Marketing vendors and advertising networks; and
 - Social media, if you provide us information on social media platforms.
- Our business or commercial purpose for collecting, using, or selling that personal information; for example:
 - Provide you products and services;
 - Address your inquiries;
 - Process transactions;
 - Pay agent commissions;
 - Tailor the content and information that we may send or display to you;
 - Where permitted, for marketing and promotional purposes, such as to provide information to you about the products and services we offer;
 - Analyze use of our products and services, where permitted by law;
 - Develop new products and services;
 - Provide and personalize our services;
 - Comply with legal obligations;
 - Protect our rights, property, and safety or the rights, property, and safety of others;
 - As described to you when collecting your personal information or as otherwise set forth in applicable law;
 - Evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our customers is among the assets transferred.
- The categories of third parties with whom we share that personal information:
 - Our affiliates and business partners;
 - Our agents;
 - Lead buyers;
 - Service providers;
 - Insurance carriers;

- Marketing vendors and advertising networks; and
- The specific pieces of personal information we collected about you (also called a data portability request);
- If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
 - Sales, identifying the personal information categories and specific information that each category of third-party recipient purchased; and
 - Disclosures for a business purpose, identifying the personal information categories and specific information that each category of third-party recipient obtained.

Deletion Request Rights

You have the right to request that the Company delete any of your personal information that we collected from you and retained, subject to certain exceptions. For example, the Company is **not** required to delete your personal information if it is necessary for the Company to maintain your personal information in order to:

- Complete the transaction for which the personal information was collected, provide a good or service requested by you, or reasonably anticipated within the context of the Company's ongoing business relationship with you, complete the payment of agent commissions, or otherwise perform a contract between the Company and you;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- Debug to identify and repair errors that impair existing intended functionality;
- To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with the Company;
- Comply with a legal obligation;
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Once we receive and confirm your verifiable consumer request (see Exercising Your Rights below), we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies under the CCPA.

Right to Opt-Out of Sales

As noted above, we may "sell" your personal information, as that term is broadly defined under the CCPA. You have the right to request that we not sell your personal information to third parties ("opt-out") by contacting us at the toll-free number or website listed below.

Rights of Children Under the Age of 16

We do not sell the personal information of consumers we actually know are less than 16 years of age. If you are 16 years of age or older, you have the right to direct us to not sell your personal information at any time. You may exercise this right by contacting us as described below.

Exercising Your Rights

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

To exercise the access, opt-out, and/or deletion rights described herein, you may call the toll free number below or visit our website:

- Toll Free Number: Please submit a verifiable consumer request to us by calling us at **1-888-914-9661** and use **PIN 378314**; please leave a detailed message including:
 - your name
 - your address
 - our company name Senior Marketing Specialists
- Website: To exercise any of these rights, you may submit a request to us by visiting the following webpage [Senior Marketing Specialists Privacy Portal](#)

Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time, we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

NON-DISCRIMINATION UNDER CCPA

We will not discriminate against you for exercising any of your CCPA rights. If you make a CCPA request, we will not, as a direct result:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

OTHER CALIFORNIA PRIVACY RIGHTS

California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes.

To make such a request, please contact us using the contact methods below.

CONTACT INFORMATION

If you have any questions or comments about your rights under California law, or want to exercise any of these rights, please do not hesitate to contact us at:

Phone: 1-888-914-9661 and use PIN 378314

Website: [Senior Marketing Specialists Privacy Portal](#)