

Online Privacy Policy

MultiChoice Marketing Group ("MultiChoice") is very sensitive to the privacy concerns of MultiChoice customers and visitors to our website (the "Site") at www.multichoiceannuity.com (collectively, the "MultiChoice users"). This MultiChoice Online Privacy Policy ("Privacy Policy") explains our practices with respect to the collection, use, and disclosure of personal and non-personal information provided by MultiChoice users. By visiting the Site or signing up for our services, MultiChoice users signify their assent to this Privacy Policy.

Collection of Information

Personal Information

In general, we only collect personal information from MultiChoice users when they voluntarily submit it to us. Personal information that we may collect includes, but is not necessarily limited to, first and last name, telephone number, physical address, e-mail address, business profile information, marketing techniques, insurance carrier appointment information, payment method, credit card number, credit card expiration date, and password.

Non-Personal Information

Certain non-personal information about Site visits are recorded by the standard operation of the Site. The non-personal information that we collect includes the type of operating system in use (e.g., Macintosh or Windows), the type of browser being used by the MultiChoice user (e.g., Netscape or Internet Explorer), IP address, and the domain name from which visitors accessed the Site (e.g., Yahoo.com).

In addition, we may collect information about MultiChoice users' browsing behavior, such as the date and time they visit the Site, the areas or pages of our Site that they visit, the amount of time spent viewing the Site, the number of times the MultiChoice user returns to the Site, and other click-stream data (collectively, the "Browsing Behavior Information"). We may use cookies (small text files that are stored on MultiChoice users' computers when they access our Site) to collect Browsing Behavior Information. We may associate information we collect via cookies with the personal information we collect about MultiChoice users.

MultiChoice users are always free to decline cookies, but in doing so they may not be able to use certain features of the Site. The "help" segment of the toolbar on most browsers explain how to configure a browser to not accept new cookies, how to have the browser inform a user when they receive a new cookie, and how to erase cookies from their hard drives.

Use of Information

MultiChoice may use information collected from MultiChoice users (the "User Information") for any of the following purposes (1) to facilitate online purchases; (2) to fulfill orders; (3) to send marketing and other communications to MultiChoice users; (4) to conduct internal reviews of the Site (e.g., to determine the number of visitors to the Site); (5) to help us better understand MultiChoice users use of the Site; (6) to respond to specific requests from MultiChoice users; and (7) to protect the security or integrity of the Site. Non-personal information will be used for purposes of conducting internal reviews of the Site, monitoring the Site, and providing an enhanced online experience for MultiChoice users.

Disclosure of Information

MultiChoice may transfer or otherwise disclose the User Information to employees and independent contractors, subsidiaries, consultants, and other business partners and

associates, service providers, and suppliers, if the disclosure will enable that party to perform a business, professional, or technical support function for MultiChoice, or to send relevant promotional communications to MultiChoice users. MultiChoice may also disclose User Information if required to do so by law, in response to judicial process, and, as permitted under provisions of law, to provide information to law enforcement agencies or in connection with an investigation on a matter related to public safety.

MultiChoice may only share, transfer or otherwise disclose the User Information to third parties in bulk or aggregate format, with no personally identifiable information included.

Security of Information

MultiChoice maintains physical, electronic, and procedural safeguards to guard your personal information. We allow access to personal information only to persons and entities engaging in activities provided for by this Privacy Policy. We use Secure Socket Layer technology, among other technologies, to protect any credit card information you provide us.

Unforeseen Circumstances

In the event that MultiChoice or any of its assets are acquired by a third party, personal information acquired by us may be one of the assets transferred.

Acceptance of Privacy Terms & Conditions

By visiting the Site or the associated services, MultiChoice users agree to the practices described in this Privacy Policy. To the extent that any of the third-party sites accessible through the Site have privacy practices different from those stated in this Privacy Policy, those third-party privacy practices govern the collection and use of information MultiChoice users provide when visiting those sites. MultiChoice is not responsible for the policies, content, and practices of other companies.

Changes To This Privacy Statement

On occasion, it may be necessary for MultiChoice to change the terms of this Privacy Policy. To ensure that MultiChoice users are aware of current privacy practices, we recommend that they check the Site periodically.

Contact Us

For questions regarding the MultiChoice Online Privacy Policy or other issues, please email us at marketing@multichoiceannuity.com