

## RealCare Insurance Marketing, Inc. 2012 Privacy Notice

FACTS	WHAT DOES REALCARE DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information may include:</p> <ul style="list-style-type: none"> <li>• Social security number</li> <li>• Income</li> <li>• Credit Based Insurance Scores</li> <li>• Insurance Claim History</li> <li>• Medical Information</li> <li>• Employment Information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons RealCare chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RealCare share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We Don't Share
<b>For non-affiliates to market to you</b>	No	We Don't Share

<b>Questions?</b>	Call (800) 939-8088 or email us at: <a href="mailto:info@realcare.biz">info@realcare.biz</a> .
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What we do	
<b>How does RealCare protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does RealCare collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for insurance</li> <li>• pay insurance premiums</li> <li>• file an insurance claim</li> <li>• provide employment information</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't we limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>RealCare does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>RealCare does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>RealCare does not jointly market.</i></li> </ul>



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## **RealCare Insurance Marketing, Inc. 2012 Compensation Disclosure Statement**

As a subsidiary of National Financial Partners Corp. ("NFP"), we are a member of a financial services network containing over 175 owned firms and more than 320 member firms. Firms within the NFP network engage in one or more of its primary lines of business, which include corporate and executive benefits and property and casualty insurance brokerage. Firms are compensated through fees and commissions for services provided to clients in each of these lines of business. In addition to the standard commissions received for the services provided to you, we or our affiliates may earn additional compensation for our role in providing certain products and services to you under separate contracts with insurance companies and group benefits providers. Insurance companies and group benefits providers may pay us or our affiliates contingent compensation upon satisfaction of factors such as volume, persistency or profitability of the business placed with such insurance company or group benefits provider. In addition, such product and service providers may pay us or our affiliates fixed amounts related to the support of NFP company conferences, conventions and other marketing efforts. If you are interested in receiving additional information on any of the matters discussed above, please contact us. As always, we value your business and appreciate the opportunity to provide you insurance and benefit services.