PRIVACY STATEMENT

eflexgroup.com and companies are concerned about your privacy. In order to issue and service high quality flex and COBRA administration and services, we collect personal information about you. We do not sell your information to third parties, and we disclose your personal information only as necessary to provide the products and services you expect from the flex/COBRA leader. This summary of our practices is provided for your information. You do not need to take any action as a result of this notice, but you do have certain rights as described below.

Collecting Information

To conduct our business, we may collect nonpublic personal information about you from:

* Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
* Your transactions with us, our affiliates, or with others, such as account activity payment history, and products and services purchased;
* Consumer reporting agencies, such as credit relationships and credit history These agencies may retain their reports and share them with others who use their services;
* Other individuals, businesses and agencies, such as motor vehicle reports, and medical and demographic information; and
* Visitors to our websites, such as information from on-line forms, site visits for data and on-line information collecting devices commonly called “cookies.”

We do not collect medical or health information, nor do we request financial information from consumer reporting agencies.

How We Treat Your Information

Within eflexgroup.com we restrict access to nonpublic personal information about you to those employees who need to know that information to provide our products or services or to otherwise conduct our business studies. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all your nonpublic personal information. We may also disclose all of the information described above to third parties with which we contract for services. We contractually require these third parties to protect your information. Examples of these third parties are:

* Financial service providers, such as third party administrators, broker-dealers, insurance agents and brokers, investment companies, registered representatives, investment advisors, companies that perform marketing services on our behalf or on behalf of eflexgroup.com and another financial institution, or to other financial institutions with whom we have joint marketing agreements; and
* Non-financial companies and individuals, such as our consultants and vendors.
* In addition, we may disclose your nonpublic personal information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as reasonably necessary to conduct our business or as otherwise permitted by law.

Our privacy procedures apply even after you stop having any customer relationship with eflexgroup.com.
We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

We do not disclose to our affiliates any information we receive about you from a consumer reporting agency.

**We do not disclose your nonpublic personal information to third parties except as necessary to provide you our products and services.** You do have the right to review the personal information about you relating to any insurance or annuity product issued by us that we can reasonably locate and retrieve. You also can request that we correct, amend or delete any inaccurate information. If you wish to do this, please write Attn: Privacy Inquiry to the address you normally use for your correspondence with us. If you don’t have that address, write to: eflexgroup.com, Attn: Client Services Department-Privacy 3001 West Beltline Hwy Suite 302 Madison, WI 53713, describe the information you wish to see and enclose payment for our $25.00 handling fee.

* This Notice also applies for the following eflexgroup.com companies:

  eCOBRAdmin, Inc.

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