

PHP's PRIVACY POLICY

PHP Agency, Inc. ("PHP") respects your privacy. This Privacy Policy (the "Policy") describes PHP's policies and procedures on the collection, use and disclosure of your information when you use this Website (the "Site"), and informs you of your privacy rights and how the law protects you. This Policy also explains what information we gather via the PHP Site, the purpose and legal basis for gathering this information, why and how that information may be shared with others, with whom it may be shared, and the digital safeguards we have in place. By accessing this Site, you agree to the collection and use of information in accordance with this Privacy Policy.

We provide the Site to you subject to the terms of this Privacy Policy. This Privacy Policy is a legally binding agreement between you and PHP. By using the Site, you agree to this Privacy Policy.

Our Privacy Policy may change from time to time. The Revision Date below will show you when the Privacy Policy was last revised. By continuing to use the Site, you accept and agree to any revisions to the Site.

EFFECTIVE DATE

This Privacy Policy was effective January 1, 2020.

APPLICATION OF THE PRIVACY POLICY

This Privacy Policy applies solely to the PHP Site. This Privacy Policy does not apply to information collected at any website that is not owned by PHP, including any third-party website reached through a link on this Site. Third party websites are generally those that have a URL—that is, an embedded web address—that does not contain "phpagency.com." For example, from time to time there may be links on this Site to PHP's pages on other third-party websites. The name and logo of PHP may appear on third-party websites to notify visitors that the websites contain information or materials related to PHP, but this Policy does not apply to information collected through third-party websites. You are responsible for reviewing and understanding the privacy policies (if any) of third-party websites you access through the PHP Site. We have no control over, and we assume no responsibility for, the content, privacy policies, or practices of any third-party website. By using the website, you release PHP from any claim or liability arising from your use of any third-party website.

Types of information we collect

While using this Site, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to:

- First and last names
- Email address
- Phone number
- Address, city, and state
- Zip code/postal code
- Age and date of birth
- Medical history
- Education history
- Work history
- Other elements found in resumes

- Drug/alcohol use
- Coverage information
- Amounts of insurance coverage
- Usage data
- Demographic data (e.g., ethnicity, military service, credit record info, etc.)

What is usage data?

Usage data is collected automatically when you use this Site. This may include information such as your device's Internet Protocol ("IP") address, browser type and version, the pages of our Site that you access, the time and date of that visit, the time spent on those pages, unique device identifiers and diagnostic data.

What other types of information do we collect and how is it used?

We may use third parties, including third-party websites, to perform functions on our behalf, which may include assisting us in gathering and processing information you provide. We share personally identifiable information with them so that they can assist us in using it for the purposes outlined in this Privacy Policy. Except as provided in this Privacy Policy, PHP does not otherwise share the personally identifiable information you provide with third parties, and we do not share that information with any third parties for their direct marketing purposes.

Practices regarding cookies and other information we collect on this Site:

Although PHP does not place cookies on your browser, there may be a time when PHP will engage in this process. In that case, your browser software has a feature called a 'cookie' that stores small amounts of data on your computer about your visit to certain websites. As a user of browser software, you may elect to disable this feature, although doing so may prevent you from using certain components of the Site that requires cookies. In the future, cookies may be placed on your computer by PHP. These cookies do not provide PHP with any personally identifiable information about you, but instead provide anonymous information that permits PHP to track how users navigate our pages, when users return to our Sites, and which features are the most popular. We collect that information using cookies, and we use it to analyze how our Site is used. We may share that information with other persons or entities who assist us in analyzing or operating the Site.

Like many commercial websites, PHP Agency servers monitor and log all web traffic on the Site. These logs contain the IP address of the computer or server that you are using to access the Site, the IP address and/or the URL from the website you visited just before you visited our Site, the URL of the page you visit upon leaving the Site, if any, and the type of browser and operating system you are using. Statistical information is collected about visitor traffic patterns in order to improve the quality, functionality and usefulness of the Site to our customers. This information does not directly identify you. In the future, we may also aggregate data from multiple records containing personally identifiable records in a manner that is no longer identifiable with a particular person (for example, the aggregate number of inquiries from a particular city, state or zip code). We may share all of the data described above with our contractors and consultants, other companies, and unaffiliated third parties such as analysts, reporters, governmental authorities, and others. We may also disclose the content of the logs described above in response to a court order, subpoena, or other legal process.

Please be aware that while some browsers allow you to send a signal indicating that you do not wish to be "tracked", our Site does not recognize or respond to these "Do Not Track" signals.

Use of flash cookies, third-party cookies and HTML5:

Our Site may enable the use of the Adobe Flash Player. Adobe's Flash Player is used by the vast majority of websites that offer video and other interactive content. By default, your use of the Adobe Flash Player generates "flash cookies," also known as "persistent identification elements" or "local shared objects." Adobe provides a short disclosure about flash cookies in its End User License Agreement, stating "Use of the web players, specifically the Flash Player, will enable the Software to store certain user settings as a local shared object on our computer. These settings are not associated with you but allow you to configure certain settings within the Flash Player." The Adobe Flash Player (and similar applications) use flash cookies to remember user settings, preferences, and usage in a manner like the browser cookies referenced above. However, flash cookies can store more information than browser cookies and are managed through a different interface than the one provided by your web browser. You can control the acceptance of flash cookies using tools in the settings manager for Adobe Flash (http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager.html). (Users running the Windows operating system can generally view flash cookie files in this folder: \Documents and Settings\[username]\Application Data\Macromedia\Flex\Flash Player. Users running the Apple operating system can generally view flash cookie files in this folder: /users/[username]/Library/Preferences/macromedia/Flash Player. Flash cookies, or LSO files are stored typically with an ".SO" extension.) If you do not allow flash cookies on your computer, you may not be able to take advantage of certain components of the Site.

HTML is the software language used for building most of the Sites on the World Wide Web. Almost all web pages you visit on the Internet are built using HTML code. HTML5 is simply the fifth and latest iteration of this language. HTML5 is a popular standard for presenting content, especially content delivered to mobile devices. Some HTML5 code may allow your responses to advertising and your other online activities to be monitored over time and across different web Sites, and for such information to be stored on your computer or mobile device and accessed by others you do or have done business with. Solutions that allow users to opt-out of or block this sort of tracking are being developed through browser add-ons and other tools. PHP Agency may access user activity information stored through this feature of HTML5.

Additionally, like many other companies, PHP Agency may use third parties to help monitor user visits to this Site and/or to place advertisements or links on other websites. When you visit this Site, these companies may collect non-personally identifiable information (e.g., your IP address, click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) about your visits to this Site and your visits to other websites over time. These companies typically use a cookie or third-party web beacon to collect this information about your online activities over time and across different websites and may use this information to provide advertisements about goods and services likely to be of interest to you. To learn more about this behavioral advertising practice or to opt-out of this type of advertising by certain participating advertising networks, you can visit <http://www.aboutads.info/choices/> and <http://www.networkadvertising.org>. PHP is not responsible for the collection or use of information by such marketing companies or third-party websites.

PERSONAL INFORMATION COLLECTED FROM JOB APPLICANTS

If you submit a job application to PHP through the Site, we may also collect personally identifiable information about you, including but not limited to: your first and last name; your home or other physical address; your email address; your telephone numbers; your qualifications, experience, employment and education history and information you submit as part of your resume; and other information you provide as part of the online employment

application. If a candidate is hired, the information submitted through the online application process becomes a part of his or her employment file.

We use a third-party service provider to assist us in accepting and processing your job application. We share personally identifiable information with them to assist us in processing your application and using the data for the purposes outlined in this Privacy Policy. PHP does not otherwise share the personally identifiable information you provide in submitting a job application with third parties, and we do not share that information with any third parties for their direct marketing purposes.

E-MAILS SENT TO PHP

PHP provides e-mail addresses to which e-mail messages may be sent for a variety of reasons. For example, we accept e-mail requests for information about our services, media requests, and questions about this Policy. In general, PHP uses the information you provide in an e-mail to us only to respond to your request. However, PHP makes no promise that any information included in unsolicited e-mails sent to PHP or its employees, through this Site or otherwise, will be kept confidential.

SECURITY

Although we cannot guarantee there will be no loss, misuse, unauthorized access or disclosure, alteration, or destruction of data provided to us, we try to prevent such occurrences. Our servers and databases are protected by firewalls and passwords. However, no data transmission over the Internet or any wireless network can be guaranteed to be secure. As a result, while we strive to protect your personally identifiable information, we cannot ensure or warrant the security of any information you transmit, and you do so at your own risk.

CHILDREN'S ONLINE PRIVACY PROTECTION

We do not ever knowingly collect information from children under the age of 18, nor is this Site designed to provide any service to children under the age of 18. If you are under 18, please do not give us any personal information. If you have reason to believe that a child has provided personal information to us, please contact us at compliance@phpagency.com and we will attempt to remove that information from our databases.

An exception to this is in the application for whole life policies that parents may take out on their children. In these cases our Site will retain the application with the minor's personally identifiable information as well as the parental authorization for us to retain this which is on the insurance application itself.

CHANGES TO THIS PRIVACY POLICY

We reserve the right, in our sole discretion, to add to, change, update or modify this Privacy Policy, in whole or in part, at any time. When we amend this Privacy Policy, we will revise the effective date located at the beginning of this Privacy Policy. For changes to this Privacy Policy that we consider to be material, we will place a notice on the PHP website (www.phpagency.com) by revising the link on the homepage to read substantially as "UPDATED Privacy Policy" for a reasonable amount of time. By providing information to us or using the Site in any way after this Privacy Policy has been revised, you consent and agree to the revised Privacy Policy. The most current version of this Privacy Policy will be available on the Site and will supersede all previous versions of this Privacy Policy. The effective date of the current version of this Privacy Policy is listed at the beginning of the Privacy Policy.

CONDITIONS OF USE

This Privacy Policy shall be governed by and construed in accordance with the laws of the State of Texas, United States of America. By using our Site, you consent to the collection and use of information described above. Your visit to the Site and any dispute over privacy are subject to this Privacy Policy. If you have any concern about privacy related to the PHP Site, please e-mail us a thorough description together with information to permit us to contact you at compliance@phpagency.com, and we will try to resolve your concern and honor rights you may have.

LINKS TO OTHER SITES

The Site may contain now or in the future links to other websites and third parties that may provide services or products to you. We are not responsible for the privacy practices, the content of, or any other actions of such other websites or their owners or operators, such as their practices regarding cookies, information they may collect or information they may share, or whether they may permit advertisers to place and use cookies. You should check the privacy policies at each of those websites.

Contact Us:

If you have a concern about our handling of your personal information you may contact us at compliance@phpagency.com, or call us at (469) 917-4600. We will explain our complaint procedure to you and investigate all complaints. If a complaint is justified, we will take all appropriate steps indicated.

If you have questions or wish to contact us about this Privacy Policy, please contact us:

Telephone: (469)917-4600

Email: compliance@phpagency.com

Regular Mail:

PHP Agency, Inc.
Legal & Compliance Department
16650 Westgrove Dr., Suite 500
Addison, TX 75001

Analytics

PHP uses Google Analytics and similar analytics services to collect various types of data about use of our Sites. We use this data to improve and monitor our Site, measure marketing effectiveness and to offer you content, products or services that may be of interest to you.

Advertising

PHP may contract with advertising and marketing service providers to promote our brand and services across different media including third-party websites that are not affiliated with us. PHP and these third parties, including LinkedIn, Facebook and Instagram, may use cookies and other tracking tools to gather information about you and your online activities, including your interactions with our Site and the pages you visit. PHP may use this information to deliver advertisements to you both on- and off-line. PHP may combine and de-aggregate data, along with other personal information about you and your relationship with PHP to determine which advertisements, services and products may be of interest to you.

Social Media

PHP uses social networking platforms like Facebook, Instagram, Twitter, YouTube and LinkedIn to provide product and service information. These platforms facilitate online sharing and collaboration among users who are registered to use them. Any content you post on these platforms is subject to the terms and conditions and privacy policies of those platforms. We may receive personal information about you when you use social media platforms.

Some of our Sites may include buttons or icons that enable users to easily share information on a social media platform. These plug-ins may retain certain information such as your IP address, browser type and language, as well as the web pages you have viewed. PHP does not control these third-party tracking technologies. Please review the privacy policies of the social networking platforms where you have an account to better understand how they collect and treat such information. PHP is not responsible for the privacy or security practices of the social platforms it uses.

Accessibility

PHP is committed to ensuring that its website is accessible to people with disabilities. All the pages on our website will meet W3C WAI's Web Content Accessibility Guidelines 2.1, Level AA conformance by June 30, 2022. Report any issues to compliance@phpagency.com.

Online Privacy Notice for California Residents

Effective Date: January 1, 2020

This Online Privacy Notice for California Residents ("Notice") supplements the information contained in PHP's Privacy Statement and Website Terms and Conditions of Use. This California Privacy Notice applies solely to all visitors, users, and others who reside in the State of California.

Information we collect

We use several tools and technologies to collect information for commercial and business purposes about visitors to PHP's Site(s). This may include information that identifies, describes, relates to, references, is capable of being associated with, or could be linked, directly or indirectly with an individual or with a device ("personal information").

Personal information does not include:

- Information that is publicly available from government records.
- Aggregated or de-identified consumer information.
- Information that is specifically excluded from the scope of the California Consumer Protection Act including:
 - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act, Gramm-Leach Bliley Act, or the California Financial Information Privacy Act.
 - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996.

Over the last 12 months, we may have collected and/or disclosed the following categories of personal information for a commercial or business purpose:

- Online identifiers (i.e., name, alias, address, date of birth, Internet Protocol (IP) address or other unique identifiers).

- Internet or other similar network activity, such as browsing history, search history, information about a consumer’s interaction with our Sites, or advertisement.
- Geolocation data, such as information about the location of consumers or their device(s).
- Professional, educational or employment related information, such as when applying for a job opportunity, including current or past job history and educational records.

Your Rights and Choices

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

Access to Specific Information and Data Portability Rights

You have the right to request that we disclose information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we’ll disclose to you:

- The categories of personal information we collected about you;
- The categories of sources for the personal information we collected about you;
- Our commercial or business purpose for collecting that personal information;
- The categories of third parties with whom we share that personal information, if any;
- The specific pieces of personal information we collected about you; and/or
- If we disclosed your personal information for a commercial or business purpose, identifying the personal information categories that each category of recipient obtained.

Deletion Request Rights

You have the right to request us to delete any of your personal information that we hold, subject to certain exceptions. Once we have received and confirmed a request, we will delete, and direct our service providers to delete, your personal information from our records, unless an exception applies.

We may not be able to honor your request if retaining the information is necessary for us or our service provider(s), such as to:

- Complete the transaction for which we collected the personal information, provide a product or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Identify errors, repair or maintain systems, including errors that impair existing intended functionality.
- Comply with our legal and regulatory obligations.
- Enable internal and lawful uses of that information that are reasonably aligned with consumer expectations based on your relationship with us and compatible with the context in which you provided it.

Exercising Access, Data Portability and Deletion Rights

To exercise any of the rights described above, you can submit a consumer request in one of the following ways:

Telephone: (469) 917-4600

Email: compliance@phpagency.com

Regular Mail:
PHP Agency, Inc.
Legal & Compliance Department
16650 Westgrove Dr., Suite 500
Addison, TX 75001

To respond to a consumer request, we will need to verify your, or your authorized representative's, identity, or authority to make the request. Only you, or your authorized representative, may make a consumer request related to your personal information. You may also make a consumer request on behalf of your minor child. We will not be able to 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.

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

Making a consumer request does not require you to create an account with us.

We will only use personal information provided in a consumer request to verify the requestor's identity or authority to make the request.

Response Timing and Format

We endeavor to respond to a consumer request within thirty (30) days of receiving it. If we need more time, we will inform you, in writing, of the reason and extension period.

We will deliver our written response by regular mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding receipt of the consumer request. If applicable, our response will also explain the reasons we cannot comply with a request. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We generally do not charge a fee to process or respond to your request unless it is excessive or repetitive. If we determine that a fee is necessary, we will tell you why and provide you with a cost estimate before we complete your request.

Non-Discrimination

We will not discriminate against you for exercising any of your rights under this Notice unless permitted by law.

Changes to Our Privacy Notice

We reserve the right to amend this Notice at our discretion and at any time. When we make changes, we will post the updated Notice on our Sites and update the effective date. Your continued use of our Sites after any changes to this Notice constitutes your acceptance of such changes.

Website Terms and Conditions

This Website (the "Site") contains information about PHP Agency, Inc. ("PHP"), a tech-enabled national financial services organization. PHP partners with leading insurance and annuity carriers and provides a part-time or full-time opportunity to those seeking careers as life insurance agents. PHP is privately headquartered in Addison, TX. The sections below contain legal information and other policies for PHP. Please note, the legal information and policies contained therein may not be applicable to all the entities within PHP so be sure to read each carefully.

Materials on this Site are not an offer to sell nor a solicitation of an offer to buy any security, nor shall any such security be offered or sold to any person or institution, in any jurisdiction in which such offer, solicitation, purchase, or sale would be unlawful under the securities laws of such jurisdiction.

Please read the Terms and Conditions of Use and Legal Disclosures ("Terms") contained herein carefully before you use this Site. By accessing and using the Site, you are agreeing to these Terms. If you do not agree to these Terms, please do not use the Site. We may change the Terms from time to time, without prior notice. The amended Terms are automatically effective as soon as we post them. By visiting the Site you indicate your agreement to any revisions to these Terms. You are bound by such revisions and should therefore periodically visit this page to review the current terms to which you are bound. PHP does not represent that the Site is completely accurate, and therefore any reliance on the Site by you is done at your own risk.

Therefore, all information is furnished without warranties of any kind, express or implied. Under no circumstances will PHP be liable to you or any other party for any direct, indirect, special or consequential damages arising from any use of this Site. You should exercise great care in using information from this Site. Certain jurisdictions may not permit certain disclaimers of warranties. In such cases we disclaim warranties to the fullest extent permitted by applicable law.

Nothing on this Site should be construed as tax, legal, estate planning, investment, or accounting advice.

The information on the Site is also not intended to be an offer by us to enter a contract with you. If you would like more information about our services, or how to purchase them, please contact PHP. All services are subject to the terms and conditions of all applicable agreements.

The purpose of the Site is to provide information about PHP to you. You agree that you will only use the Site for personal use and not for any commercial venture without first seeking the approval of PHP.

Trademark Notice

PHP and its affiliated companies each own or are licensed to use the trademarks on this Site. For example, PHP owns our logo and its affiliates are licensed to use these. Images displayed on the Site are either the property of or used with permission by PHP. The use of these images by you or anyone else authorized by you is prohibited unless specifically permitted herein. Any unauthorized use of the images may violate trademark laws, copyright laws, the laws of privacy and publicity, and communications regulations and statutes. The Trademarks are protected by U.S. trademark laws. All rights are reserved.

Inquiries concerning the use of PHP trademarks, service marks, trade names, logos, copyrights, icons or other intellectual property should be addressed to:

PHP Agency, Inc.
Legal & Compliance Department
16650 Westgrove Drive, Suite 500
Addison, TX 75001

Governing Law

This Site is controlled and operated by PHP from its offices in Texas. These Terms shall be governed by and construed with the laws of the State of Texas. If any provision in these Terms is held invalid or unenforceable under applicable law, the remaining provisions will continue in full force and effect.

PHP makes no representation that materials, goods or services on the Site are appropriate or available for use in territories or countries outside of the U.S. Those who choose to access the Site from locations outside of the U.S. do so at their own risk, on their own initiative, and are responsible for compliance with local laws.