

Statement of Privacy

GFBB Benefits & Insurance Services, Inc. PRIVACY AND SECURITY INFORMATION

As of August 2010, this policy is applicable to all new, current and past users of the GFBB Benefits website.

The GFBB web site is operated by GFBB Benefits & Insurance Services, Inc. They will be referred to as "GFBB."

GFBB is committed to respecting your privacy and recognizing your need for appropriate protection and management of personally identifiable information and corporate information that you share with us (the phrases "personally identifiable information" or "personal information" mean any information by which you can be identified, such as your name, address, telephone number, etc.). The purpose of this privacy policy is to inform you what personally identifiable information, personal information, or corporate information we may collect from you when you visit our web site, how we use such information, and the choices you have regarding your use of, and your ability to review and correct, the information. This policy applies only to users accessing our web site from the United States.

As a part of our commitment to your privacy, GFBB supports and adheres to the guidelines and practices adopted by the Direct Marketing Association's "Privacy Promise to American Consumers." We have agreed to (1) provide customers with notice of their ability to opt out of information rental, sale or exchange with other marketers; (2) honor customers' requests not to share their information with other marketers; and (3) honor customers' requests not to receive mail, telephone or other solicitations from GFBB.

Collecting Information About You

In general, you can visit many of our web pages without telling us who you are or revealing any personal information about yourself. We may track the Internet domain address from which people visit us or user's identity if they are a return customer or are responding to a direct promotion or contact. We analyze this data for trends and statistics, but individual users will remain anonymous, unless you voluntarily tell us who you are or opt to register with GFBB.

To apply for insurance or to obtain quotes you will may be required to register with GFBB. Our registration form asks you to provide certain information about yourself, such as your name, corporate affiliation, telephone number, etc. When you apply for coverage or quotes you will be asked to provide additional information regarding you and the business for which you are seeking insurance. We also maintain a record of your online applications, quotation requests and insurance purchases. Whether or not to provide such information is completely your own choice. But if you choose not to provide the information we request, you may be unable to use portions of the GFBB web site, obtain quotations, apply for coverage and purchase products on our web site.

Using Information About You And Your Company

We use the personally identifiable information you provide for internal purposes, such as

confirming and tracking your registration, applications, orders, analyzing trends and statistics, informing you of new insurance products, services and offers, etc.

To serve you better, we may combine information that that you give us online, over the telephone, through the mail or that we obtain through outside sources. We use that combined information to expedite, enhance and personalize your experience with us, and to communicate with you products and services available through GFBB and other information that may be of interest to you.

We may contract with vendors to assist us in maintaining, managing and processing our customer information, and to communicate with our customers. We do not authorize any of those vendors to make any disclosures of personally identifiable information or corporate information beyond their services to us.

We do not control the privacy practices of the participating insurance companies; however, all the companies use the information you provide for one general purpose: to provide you with an accurate insurance quote. Companies use your personally identifiable information and corporate information in combination with other information you provide about your insurance needs. However, rating criteria may be different for each participating insurance company and each company may place different emphasis on particular aspects of your information. Where permitted by law, your personally identifiable information and corporate information may also be used to request a credit report or your claims history from a third party, or to verify other information you have provided.

Although rare, in certain instances we may disclose your personally identifiable or corporate information when we have reason to believe that it is necessary to identify, contact or bring legal action against persons or entities who may be causing injury to you, to GFBB or to others. GFBB may also disclose your personally identifiable information when we believe the law requires it.

Protecting Children

GFBB, for obvious reasons, does not knowingly solicit data from children, and we do not knowingly market to children.

Cookies and Other Software

Our web site does not currently use "cookies". But we may choose to use "cookies " or other software, without notice, in the future to facilitate our efforts to personalize and enhance your experience. A cookie is a small amount of data that is sent to your browser from a web server and stored on your computer's hard drive. Generally, cookies or other software are used to remind us of who you are, tailor our products and services to suit your needs, estimate our audience size, assist us in tracking visits, applications and sales, to process applications and orders, to track responses to our communications, and/or analyze visiting patterns. You may be able to set your browser to notify you when you are sent a cookie, giving you the chance to decide whether or not to accept it. You should contact the provider of your browser for further information.

Security

The security of the information you submit through GFBB is a priority to us and to you. We utilize advanced security technology to process and safeguard your information. Every page in

the GFBB quoting process that requests sensitive information uses Secure Sockets Layer (SSL) encryption. You can check that the SSL security feature is in operation in two ways. When SSL is in use you will see an unbroken key or a closed lock at the bottom of your browser. Also, when SSL is in use the URL will begin with "https" instead of "http".

Unfortunately, however, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot guarantee or warrant the security of any information you transmit to or from our web site, and you do so at your own risk. Once we receive your transmission, we will do our best to protect its security on our systems.

Links to Third Party Sites

Our web site may contain links to web sites operated and maintained by third parties, over which we have no control. Privacy policies on such linked sites may be different from our privacy policy. You access such linked sites at your own risk. You should always read the privacy policy of a linked site before disclosing any personal information on such site.

Policy Changes

If we decide to change our privacy policy in whole or in part, we will inform you by posting a notice on our web site. Those changes will go into effect on the date posted in the notice. The new policy will apply to all current and past users of our web site and will replace any prior policies which are inconsistent.

Your Feedback

To help us improve our privacy policy and practice, please give us your feedback. You may email us or write to us at:

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Terms of Use Agreement

This Terms of Use Agreement ("Agreement") constitutes a valid, binding contract between you, on the one hand, and GFBB Benefits & Insurance Services, Inc., a California corporation, on the other hand with respect to the use of this website (the "Site"). The products and services of GFBB are provided subject to compliance with the terms of this Agreement and any additional terms that may be required for specific products and services. Your use of this Site signifies and constitutes your acceptance of this Agreement. Please read this Agreement carefully as it forms a binding contract between you and GFBB. If you do not agree with the Terms and Conditions stated herein, you must exit the Site immediately and may not use or access the Site or print or download any materials from it. You may use and access the Site only in accordance with the Terms and Conditions contained herein. The Site is not designed for or directed to children under the age of 18.

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Site Not An Insurer

The information contained in this Site presents only a general description of the insurance coverage you may choose to purchase. The coverage provided to you is governed by the terms and conditions of the insurance policy as issued by the insurer, not GFBB. In situations where the information on this site differs from that provided in the insurance policy, the insurance policy shall control. GFBB does not recommend, endorse or otherwise advise you in relation to the merits of any particular insurance company or policy. Neither GFBB or the owners of this site are insurance carriers and in no way does this information create any relationship between you and GFBB or the owners and operators of this site other than that of an agent for the purpose of purchasing insurance.

Links to Other Sites

The Site may contain links to third party websites. These links are provided solely as a convenience to you and not as an endorsement by GFBB of the contents on such websites. GFBB is not responsible for the content of linked third party sites and does not make any representations regarding the content or accuracy of the materials on such sites. If you decide to access linked third party websites, you do so at your own risk.

Indemnification

YOU AGREE TO DEFEND, INDEMNIFY AND HOLD COMPLETELY HARMLESS GFBB FROM AND AGAINST ANY AND ALL CLAIMS, DAMAGES, COSTS, AND EXPENSES, INCLUDING WITHOUT LIMITATION CLAIMS BASED UPON THE NEGLIGENCE OF GFBB, ARISING FROM OR RELATED TO YOUR USE OF THE SITE, THE MATERIALS IT CONTAINS, THE USE OF YOUR PASSWORD TO ACCESS OR USE THE SITE, AND ANY SITES LINKED TO THIS SITE.

Disclaimer of Warranties

YOU EXPRESSLY UNDERSTAND AND AGREE THAT:

(11) YOUR USE OF THE SITE IS AT YOUR SOLE RISK. THE SITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. GFBB EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

(12) GFBB MAKES NO WARRANTY THAT:

1. YOUR USE OF THE SITE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE,
2. THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SITE WILL BE ACCURATE OR RELIABLE, OR
3. THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SITE WILL MEET YOUR EXPECTATIONS.

(13) ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SITE IS DONE AT YOUR OWN DISCRETION AND RISK AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL.

(14) NO INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM GFBB OR THROUGH THIS SITE SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

Limitations and Exclusions of Liability

YOU EXPRESSLY UNDERSTAND AND AGREE THAT GFBB SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF GFBB HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM:

(15) THE USE OR THE INABILITY TO USE THE SITE;

(16) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA;

(17) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SITE; OR

(18) ANY OTHER MATTER RELATING TO THE SITE.

IF YOU ARE DISSATISFIED WITH THE SITE, OR ANY OF THE INFORMATION CONTAINED THEREON, OR REFUSE TO ABIDE BY THIS AGREEMENT, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE YOUR USE. NOTWITHSTANDING THE FOREGOING GFBB LIABILITY TO YOU SHALL BE LIMITED IN ALL INSTANCES TO THE TOTAL SUM OF ALL NET COMMISSIONS RECEIVED BY GFBB IN CONJUNCTION WITH THE PRODUCT PURCHASED THROUGH THIS SITE, BUT IN NO CASE SHALL SUCH AMOUNT EXCEED \$1,000. YOU FURTHER AGREE NOT TO JOIN

IN ANY LAWSUIT WITH ANOTHER PERSON OR SERVE AS A CLASS REPRESENTATIVE OF ANY CLASS ACTION LAWSUIT AGAINST GFBB ARISING OUT OF THE USE OF THE SITE.

GFBB SHALL NOT BE HELD LIABLE FOR ANY REPRESENTATIONS ON THIRD PARTY SITES IN RELATION TO THE INFORMATION PROVIDED IN THIS SITE. BECAUSE SOME JURISDICTIONS PROHIBIT THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

Modification

GFBB may update, revise, supplement, modify or amend this Agreement at any time. Any updates, revisions, supplements, modifications or amendments shall be effective immediately upon its posting on the Site and shall replace any prior terms which are inconsistent. When this Agreement is modified, a notification will be posted on the home page of this site. You agree that you will be bound by this Agreement, however and whenever it is updated, revised, supplemented, modified, or amended, whether you have actual or constructive notice of, and whether you have used or continue to use the Site after, the updates, revisions, supplements, modifications or amendments. Unless accepted by GFBB in writing, these Terms and Conditions may not be amended by you.

Severability

If any provision of this Agreement is deemed unlawful, void, voidable or unenforceable for any reason, then that provision shall be deemed severable from this Agreement and shall not affect the validity or enforceability of any remaining provisions.

Governing Law and Venue

This contract is fully performable in Placer, California. This Site and all Materials contained herein have been created and/or are controlled by GFBB from its office in Roseville, California. As such, the validity and enforcement of these Terms and Conditions shall be governed by the laws of California without reference to its choice of laws principles. In the event of any dispute between you and GFBB in connection with this Site, any of the Materials contained herein, or any relationship between you and GFBB, you agree to submit to the exclusive jurisdiction of the state and federal courts for Placer County, California and agree to waive any defenses based on lack of personal jurisdiction. No waiver of GFBB shall be deemed a waiver of any subsequent default of the same provision of these Terms and Conditions. If any term, clause or provision hereof is held invalid or unenforceable by a court of competent jurisdiction, such invalidity shall not affect the validity or operation of any other term, clause or provision and such invalid term, clause or provision shall be deemed to be severed from these Terms and Conditions. All headings are solely for the convenience of reference and shall not affect the meaning, construction or effect of these Terms and Conditions.

These Terms and Conditions constitute the entire understanding of the parties, and revoke and supersede all prior agreements between the parties and are intended as a final expression of the terms and conditions upon which you may access and use the Site. These Terms and Conditions shall take precedence over any other documents that may conflict with them regarding your

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Contact Information

If you have a comment, question or request, or if you need to contact GFBB for any other reason, there are three easy ways to do so.

(a) E-mail: You can e-mail GFBB at Christian@gfbbbenefits.com

(b) Telephone Number: You may call GFBB at 916-740-2400. If you call after normal business hours, please leave a message and your telephone number. An advisor will get back to you as quickly as possible. Normal business hours are Monday through Friday, 8 a.m. to 5 p.m. Pacific Time.

(c) U.S. Mail: Send mail to:

GFBB Benefits

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Licenses

CA Insurance License

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