

PRIVACY POLICY

Effective February 1, 2022

RBC Life, its affiliates, and subsidiaries are committed to respecting your privacy. We have structured our Website so that you can visit RBC Life on the Web without identifying yourself or revealing any personal information. Once you choose to provide us personally identifiable information (any information by which you can be identified), you can be assured that it will only be used to support your customer relationship with RBC Life.

RBC LIFE MEMBER AGREEMENT 2-01-2022

AWARENESS

RBC Life provides this Online Privacy Statement to make you aware of our privacy policy and practices and of the choices you can make about the way your information is collected and used. To make this notice easy to find, we make it available on the bottom of every page on our Website.

WHAT WE COLLECT

Upon logging onto our Web server, our Web server automatically recognizes your domain name but not your E-mail address (where possible). We will collect the domain name from which you log on, aggregate information on what pages you access or visit, user-specific information on what pages you access or visit and information volunteered by you (such as survey information and/or site registrations). We do not collect your E-mail address unless you contact us by E-mail or volunteer your E-mail address and other personal information.

RBC Life websites use “cookies” to enable you to sign into our services and to help personalize your online experience. As you browse, we may install cookies (tiny text files stored on your hard disk by a web page server) in your browser. Cookies cannot harm your computer and they do not contain any personally identifiable information. One of the primary purposes of cookies is to store your preferences and other information on your computer in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content on your later visits to websites. Cookies also help us to improve our site and to deliver a better and more personalized service. Among other things, they enable us:

- To estimate our audience size and usage pattern.
- To store information about your preferences, and so allow us to customize our site according to your individual interests.
- To increase the speed of your searches.
- To recognize you when you return to our site.
- On some RBC Life Websites, you can order products or services, make requests and register to receive materials. The types of personal information that may be collected on these pages are name, Member ID number, contact and billing information, transaction and credit card information. In order to tailor our communications to you and continuously improve our products and services, we may also ask you to voluntarily provide us with information regarding your personal or professional interests, demographics, experience with our products and contact preferences.

HOW WE USE IT

RBC Life uses your information to better understand your needs and provide you with better service. Specifically, we use your information to help you complete a transaction, to communicate back to you, to update you on services and benefits, and to personalize our Web sites for you. Credit card and bank account numbers are used only for payment processing and are not retained for other purposes.

WHOM WE SHARE IT WITH

RBC Life will not sell, rent or lease your personally identifiable information to others unless we have your permission or are required to release that information by law. We will only share the personal data you provide online with other RBC Life entities and/or business partners who are acting on our behalf for the uses described above. Such RBC Life entities and/or business partners, including those in the United States and/or any other countries, are governed by our privacy policies with respect to the use of this data and are bound by the appropriate confidentiality agreements.

CHOICE

RBC Life will not use or share the personally identifiable information provided to us online in ways unrelated to the ones described above without first letting you know and offering you a choice. As previously stated, we will also provide you the opportunity to let us know if you do not wish to receive unsolicited direct marketing materials from us and we will do everything we can to honor such requests. Your permission is always secured first, should we ever share your information with third parties that are not acting on our behalf and governed by our privacy policy.

ACCURACY & ACCESS

RBC Life strives to keep your personally identifiable information accurate and secure. In order to update or correct your information with RBC Life it will be necessary for you to contact RBC Life directly through the methods listed below. To protect your privacy and security, upon contacting us we will also take reasonable steps to verify your identity before granting you access or enabling you to make corrections.

SECURITY

We take reasonable steps to ensure that the personal information we collect about you remains accurate, timely and secure. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure and while we strive to protect your personal information, we cannot guarantee or warrant its complete security. We shall not be responsible for harm that you

or any person may suffer as a result of a breach of confidentiality in respect to your use of the Site or any information you transmit to the Site. To prevent unauthorized access or disclosure, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate physical, electronic and managerial procedures to safeguard and secure the information we collect online. We use the latest in encryption technology when collecting or transferring sensitive data, such as credit card and bank account information.

INTERNATIONAL USE

Information that is submitted to Websites RBC Life will be collected, processed, stored, disclosed, and disposed of in accordance with applicable U.S. law. If you are a non-U.S. user, you agree and acknowledge that we may collect and use your personal data and disclose it outside your resident jurisdiction, as discussed in "Whom We Share It With" above. In addition, such information may be stored on servers located outside your resident jurisdiction. U.S. law may not provide the degree of protection for information that is available in other countries. By providing us with your information, you acknowledge that you have read this Policy, understand it, agree to its terms and consent to the transfer of such information outside your resident jurisdiction. If you do not agree to this policy, please do not use RBC Life Websites.

FUTURE DEVELOPMENTS

From time to time, we may use customer information for new, unanticipated uses not previously disclosed in our privacy notice. If our information practices change at some time in the future, we will post the policy changes to our Web site to notify you of these changes and provide you with the ability to opt out of these new uses. If you are concerned about how your information is used, you should check back at our Website periodically. We will only use data collected after a policy has changed for the new purposes.

DATA INTEGRITY

Personally-identifiable information will be kept in active files or systems as long as needed to meet the purposes for which it was collected or as required to perform the contractual relationship with the Member and his/her up-line, and the commercial relationship with the Customer.

RBC Life will make reasonable efforts to ensure that the information is accurate and complete.

THIRD PARTY LINKS

RBC Life may at times provide links to other websites. These sites are not controlled by RBC Life and we are not responsible for any content contained on any such website. While we try to link only to sites that share our high standards and respect for privacy, RBC Life is not responsible for the privacy practices employed by other sites. We recommend that you review the privacy and security policies of each website you visit.

CONTACT US

If you have comments or questions about our privacy policy, please contact us at support@rbclife.com.