

RBC Life Internet Security & Privacy Policy

Security

We take precautions to protect your information. When you submit sensitive information via the rbclife.com or myrbclife.com websites, your information is protected both online and offline.

Wherever we collect sensitive information (such as credit card data), that information is digitally encrypted and transmitted to us using industry standard Secure Sockets Layer (SSL) encryption technology. This information is never sent over the public network and is available only to RBC Life. You can verify your shopping session is secure during the "check-out" procedure by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

Privacy Notice

This privacy notice discloses the privacy practices for RBC Life. This privacy notice applies solely to information collected by this web site. It will notify you of the following:

- 1. What personally identifiable information is collected from you through the web site, how it is used and with whom it may be shared.
- 2. What choices are available to you regarding the use of your data.
- 3. The security procedures in place to protect the misuse of your information.
- 4. How you can correct any inaccuracies in the information.
- 5. Information Collection, Use, and Sharing

We are the sole owners of the information collected on the rbclife.com and myrbclife.com websites. We only have access to/collect information that you voluntarily provide us via email, online check-out process, or other direct contact from you. We will not sell or rent this information to anyone.

We will use your information to respond to you regarding the reason you contacted us. We will not share your information with any third party outside of our organization other than specific organizations that we work with during the process of fulfilling your order (e.g. shippers).

In these situations, RBC Life has familiarized ourselves with these companies privacy policies and at the time of review, the policies appear consistent with our own Privacy Policies. RBC Life endeavors to periodically review these policies to verify this consistency.

As an RBC Life Associate, you may receive communication specials, new products or services, or changes to this privacy policy. Associates who opt out of this option, will not be contacted.

Your Access to and Control Over Information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone number given on our website:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

If you feel that we are not abiding by this privacy policy, you should contact us via telephone at 972-893-4000 or via email at customercare@rbclife.com.



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Information we share with service providers

We may disclose certain information we collect to third party entities that perform services on our behalf or with whom we partner in connection with the services we provide to you, including but not limited to financial service providers and those who assist us in preparing and distributing electronic and other forms of communication. To the extent that you elect to receive services that performed in whole or in part by third party entities, you do not have the right to opt out of the disclosure of this information.

Third Party Websites

The Site contains links to third party websites. We are not responsible for the privacy practices or the content of any third party websites. Customers and visitors who link to other third party websites from the RBC Life website should check the privacy and security policy statements of such third party websites to understand the policies and practices of such third party websites as we are not responsible for those policies and practices. Customers and visitors who access a linked site may be disclosing their private information to the owner of such third party websites. It is your responsibility to keep such information private and confidential.