



This **Privacy Notice** applies to Broker Builder Solutions, LLC to include our Data Management Solutions products, websites, applications, promotions, and services, and describes how Broker Builder Solutions, LLC collects, uses, shares, transfers, stores, retains, or otherwise processes your personal information. This Privacy Notice does not apply to any third-party website or service that Broker Builder Solutions, LLC does not own or control.

**Broker Builder Solutions will share your information only as described in this Privacy Notice, or as permitted by law. Broker Builder Solutions will not sell, lease, rent, or trade your personal information to any third party for that party's marketing or promotional purposes, unless you give your consent.**

By continuing to use the Service or participating in Broker Builder Solutions marketing after being provided with this Privacy Notice, you consent to Broker Builder Solutions policies and practices as described herein.

This Privacy Notice explains:

- Information we collect and the sources from which we collect it
- How we use the information we collect
- How we share the information we collect
- How long we retain information
- Third party technologies
- Your choices and privacy rights
- How we protect the security of your personal information
- Information for children under the age of 18
- Updates to this Privacy Notice
- How to contact us

### **Information we collect and the sources from which we collect it**

Broker Builder Solutions collects information about you from:

- you;
- your use of the Service or your subscription in Broker Builder Solutions, Data Management Solutions; and
- third parties, such as your Benefits Broker

### **Information that We Collect from You**

Account information. When you sign up for a Broker Builder Solutions services or subscribe to our Data Management Solutions tools, we collect contact and identifying information about you and your employee base, including but not limited to: your name; billing address; phone number;



email; Tax Identification Number or Social Security Number (collectively, “TIN”); date of birth (natural persons); government-issued identification (natural persons); and Organization information, including company name and address, phone number and business email address.

We require you to choose a strong password and may require you to provide device information to receive multi-factor authentication. We collect information from you when you use the Service, contact us for support, or provide us with feedback on the Service. As we introduce new products, services or features, we may collect new and different types of information from you when you use the Service or contact Broker Builder Solutions in connection with your account.

Financial information. When you use the Data Management Solutions tools or opt to use the website to remit your monthly invoice, we collect certain financial information from you, such as a credit or debit card to bill subscription/invoice fees.

Information about your Customers and Vendors. We may collect information from you about your Customers and Vendors, including but not limited to name, address, email address, phone number, and carrier group numbers, based on your use of Broker Builder Solutions Services.

Feedback. We collect information that you choose to provide to us in connection with your feedback about Broker Builder Solutions service.

Online forms. We collect the information that you provide to us through online forms, including but not limited to forms on our website or social media forms.

Broker Builder Solutions marketing participant information. We collect the information that you provide voluntarily in connection with your participation in Broker Builder Solutions Marketing, including but not limited to engagement at event booths, contests, promotions, surveys, and referrals.

Company Contacts. Upon providing contacts for your employer groups for purposes of Benefits Administration Implementation or verification access for our Data Management Solutions, we will collect the username and password for the linked email account, as well as the contact information for your contacts. We will only use this information for the purposes for which it is shared by you.

Other. When you use Broker Builder Solutions or Data Management Solutions Service or otherwise engage with Broker Builder Solutions, even if you do not establish or use a Broker Builder Solutions account, we may collect information about you, such as name, email address, phone, and mailing address. We may also collect information from you when you visit our website.

### **Information We Collect from Your Use of Broker Builder Solutions Service**

How you interact with Broker Builder Solutions Data Management tools. We collect information about how you access and use the Data Management Tools, including but not limited to: your IP address; the domain name of the Internet Service Provider you use; and the date(s) and time(s) you access the tools; the pages you access and view; and the individual address of the device that you use to interact with the Data Management tools.

Information from third parties you choose to interact with through Broker Builder Solutions. We collect information about you from third parties (Employer, Benefits Broker, insurance carriers) with whom you interact through the Broker Builder Solutions Service, including but not limited to your benefit carriers or employees. We may also collect information about you from third party services that are supported by, or sync or integrate with the Service, including but not limited to third-party data entry services or payroll and benefits administration software providers.

### **Information We Collect about You from Third Parties**

Identify verification. We collect information about you from third parties as required and permitted by law, including but not limited to for purposes of verifying your company's identity and/or your identity.

Address and Organization information. We collect information about you or your organization from commercially available sources to ensure your account information, for example your address, is accurate and up to date.

Marketing. We collect information about current and prospective users of the Service from third party services, including but not limited to lead generation services and providers of customer and lead data, as well as enriched data about visitors to our website, all as permitted by law.

### **How we use the information we collect**

We use the information that we collect for purposes of:

- Implementing and maintaining the Benefits Administration Software
- providing the Data Management Solutions tools and service,
- improving the Service,
- maintaining the security of the Service and our network,
- marketing our products and services (unless you choose to opt out), and
- as required or permitted by law.

## **To Provide Broker Builder Solutions Tools and Services**

Registering your account. When you create a Data Management Solutions account or enroll as a Data Management Solutions account User, we use the information that we collect about you, including any identifying information or financial information, for purposes related to the review, establishment, provision, administration, maintenance and monitoring of your Data Management Solutions account or your use of the Service. We also use this information to verify your identity and your eligibility to use the Data Management Solutions Service, and to comply with applicable law.

Providing our Service to you. We use the information that we collect about you, together with information that you provide about your Customers, Vendors, Employees and the content that you upload to the Service, to provide the Service to you in accordance with your instructions and Broker Builder Solutions account settings and elections. We also use your information to maintain eligibility between the Benefits Administration of choice and your insurance carriers.

Providing customer service and technical support. We use your information, including your name, phone number, email address, account number, carrier group number, payment history and device information, to process and respond to your requests or inquiries, and to provide you with customer service, technical support, or software updates.

Communicating with you. We will use your information to contact you about the Service or your Broker Builder Solutions account, and to provide you with security, technical, support and administrative messages, including for purposes of multi-factor authentication.

When contacting you by phone, we may use, and you consent to receive, as permitted by applicable law, informational calls, and voicemail messages. You understand that if you opt out of receiving informational calls or voicemail messages, you may lose access to certain features and functionalities of the Service, including but not limited to the ability to monitor or record telephone conversations between Broker Builder Solutions or its agents and you or anyone acting on your behalf, for quality control and training purposes or for Broker Builder Solutions protection. While your communications with Broker Builder Solutions may be overheard, monitored, or recorded, not all telephone lines or calls may be recorded by Broker Builder Solutions, and Broker Builder Solutions does not guarantee that recordings of any particular telephone calls will be retained or retrievable.

## **To Maintain a Secure Environment**

Protecting your account. We use the information we collect from you to prevent, detect, investigate, and report security incidents related to your use of the Service or your Broker

Builder Solutions account. We use your information to investigate any error, unauthorized transaction, or other fraud or security incident that we discover or that you report to us.

Ensuring the reliability, safety and security of the Service. We use the information that we collect to comply with and enforce our Terms of Service and all laws and regulations applicable to the Service. We use the information that we collect to secure and protect the integrity of our network, prevent unauthorized access to the Service, help diagnose and troubleshoot potential hardware malfunctions, and otherwise secure the Service.

### **Marketing and Promotional Purposes**

Marketing and advertising. We use the information that we collect about you to market the Service to you, and to communicate with you about Broker Builder Solutions products or features, or Broker Builder Solutions Marketing, that may be of interest to you. If we send you a marketing email, we will provide you with information on opting out of future marketing emails or communications from us. If you opt out, we can continue to send you informational communications relating to the use of the Broker Builder Solutions Service, such as transaction receipts or administrative messages about your Broker Builder Solutions account. We may also use information about you for our marketing purposes, including to identify other similar prospective customers who may be interested in the Service.

Referrals. If you refer another person to Broker Builder Solutions Service, we will collect a name and email address for the referral. We will use this information to send an email invitation to use Broker Builder Solutions tools and services to the person you are referring. Broker Builder Solutions may retain the referral information, but solely for the purpose of tracking the success of our referral program.

Sweepstakes, contests, and other promotions. We may use the information that you voluntarily provide in connection with a sweepstakes, contest or other promotion (“**Promotion**”) sponsored by Broker Builder Solutions in accordance with the official rules for the Promotion.

### **As Required or Permitted by Law**

We may use the information that we collect about you as required or permitted by law.

### **How we share the information that we collect**

We share your information:

- within the Broker Builder Solutions corporate family,
- with third parties that you authorize,
- with our partners and service providers,
- as required or permitted by law, and

- with your consent.

### **Within the Broker Builder Solution Corporate Family**

We may share your information within our corporate family for the purposes identified in the Broker Builder Solutions Privacy Notice. As we grow and expand our Services and offer our Services in other countries, we may add to our corporate family.

### **With Third Parties That You Authorize**

With other Users on your Broker Builder Solution account. If you are the Administrator for a Broker Builder Solutions account, we will share your information with your Users in accordance with your account settings and preferences. If you are a Broker Builder Solutions User, the account Administrator can access your information and change certain of your settings, and Broker Builder Solutions may send information about your use of the Service to the Administrator.

With your authorized service providers. If you sign up or authorize your Broker and/or benefits carriers, payroll service, or another third-party service provider to use or access the Service on your behalf or to use or access information in your Broker Builder Solutions account, we will share your information with that authorized third party.

With third parties you choose to interact with through Broker Builder Solutions. We share your information with third parties that you choose to interact with through the Broker Builder Solutions Service, including but not limited to your Vendors, Benefits Administration Platform, Payroll Platform, or Customers. We may also share your information with third party services that are supported by and integrate or sync with the Benefits Administration software of choice and Broker Builder Solutions, Data Management Tools, based on your choices and account settings, such third-party data entry services or software providers that link to the Service. This Privacy Notice does not apply to collection, storage, or other processing of your information by third parties. The privacy practices of third parties, such as Benefits Administration software providers, payroll providers, and carrier systems, are governed solely by their privacy policies and terms of use. To understand how third parties process and protect your information, we recommend that you review their privacy policies, terms of use, and websites.

### **With Our Third Party Service Providers and Partners**

With our third-party service providers and business partners. We may share your information with our third-party service providers and business partners as needed to provide, maintain, support, secure, and improve the Service. Services provided to Broker Builder Solutions by these third-party providers include, but are not limited to, identity verification, payment processing,

fraud prevention, database management, data storage, web analytics, and marketing services. Our third-party service providers have access to your information only for the purposes of performing specific tasks on our behalf in compliance with our Terms of Service and are obligated not to use or disclose your information for any other purpose or in any manner that is inconsistent with this Privacy Notice.

For example, Broker Builder Solutions may use your Benefits Broker to gather certain information about your organization from benefit carriers. By using the Service, you grant us and your Benefits Broker the right, power, and authority to access and transmit the information obtained about you from benefit carriers for purposes related to the Broker Builder Solutions Service. This Privacy Notice does not apply to collection, storage or other processing of your information by the benefits carrier, which is governed by solely by the benefits carrier privacy policy.

Aggregated and non-identifying information. We share aggregated and anonymized information with third parties for industry and clickstream analysis, demographic profiling, and other purposes. Aggregated and anonymized information shared for these purposes will not contain personal information that can be associated with you.

#### **As Required or Permitted by Law**

As required by law. We will share your information with third parties as required by law. Broker Builder Solutions cooperates with government, law enforcement, and private third party requests for information as we, in our sole discretion, determine is reasonably necessary to comply with any applicable law, regulation, government request or legal process, including but not limited to subpoenas.

As permitted by law. We may share your personal information as permitted by law, including, but not limited to, as we, in our sole discretion, believe necessary or appropriate to ensure the security and confidentiality of the Service, to prevent, detect or respond to fraud or security incidents, to respond to claims and legal process, to protect the property or rights of Broker Builder Solutions or a third party, to protect the safety of the public or any person, or to prevent or stop any illegal, unethical or legally actionable activity.

In connection with business transactions or corporate changes. The information that we collect in connection with the Service is a business asset. As a result, we may share or transfer your information if we enter bankruptcy or are party to a business transaction, such as a merger, acquisition, reorganization, or asset sale.

#### **With Your Consent**

We may share your information at your direction or with your consent.

### **How long we retain information**

Broker Builder Solutions will retain your information for seven (7) years this is in accordance with our internal records retention and management policies and procedures, including as necessary to provide you with the Service or administer your Broker Builder Solutions account, or as long as necessary to comply with our legal obligations, resolve disputes, reserve our legal rights, and enforce our agreements.

### **Your choices and privacy rights**

Controlling your profile visibility. When your Data Management Solutions or Benefits Administration software account is created, Broker Builder Solutions will create an account profile. The settings that you choose for your profile will control how your profile information is shared within the Data Management Solutions and/or Benefits Administration software application.

Updating your account information. You can access, update, change, or correct your account information at any time by contacting [datatool@brokerbuildersolutions.com](mailto:datatool@brokerbuildersolutions.com) or your dedicated Account Manager.

Managing marketing communications from us. We will honor any request from you to opt out of receiving marketing communications, including emails, phone calls, and text messages.

- To opt out of receiving marketing emails from Broker Builder Solutions, click the “unsubscribe” link at the bottom of a Broker Builder Solutions email.
- For marketing text (SMS) messages, reply “STOP” or follow the instructions in the message.

Please note that, even if you choose not to receive marketing communications from Broker Builder Solutions, we can continue to send you informational communications related to your use of the Service or your Broker Builder Solutions account.

### **How we protect the security of your information**

Broker Builder Solutions is committed to protecting the security and privacy of your information. Broker Builder Solutions recognizes the importance and confidentiality of your information. We have implemented technical, administrative, and physical security measures designed to protect your information from unauthorized access, disclosure, use, and modification. Broker Builder Solutions maintains industry standard attestations. Please be aware however that no security measures are perfect or impenetrable.

### **Information for children under the age of 18**



Persons under the age of 18 year are not eligible to use, access or otherwise interact with Broker Builder Solutions, LLC or Data Management Solutions, Data Validation Tool. If we become aware that a child under the age of 18 has created an account with us or is otherwise using the Service, we will take steps to remove access, disable the account, and delete any information related to the child as soon as reasonably possible.

### **Updates to this Privacy Notice**

This Privacy Notice may be updated periodically and will be posted on the Website, indicating when it was last updated. If there are material changes to our Privacy Notice, we will post a notice on our website and/or provide other notice as required by law. If you object to any changes to this Privacy Notice, you can cancel your account at any time.

### **How to contact us**

If you have any questions or concerns about this Privacy Notice or about how Broker Builder Solutions collects, uses, or otherwise processes your information, you can reach Broker Builder Solutions through email, [info@BrokerBuilderSolutions.com](mailto:info@BrokerBuilderSolutions.com) or contact us at:

Attn: Privacy Officer  
Broker Builder Solutions, LLC  
1000 North Main Street, Suite 107 & 109  
Fuquay Varina, NC 27526

## Revision History

Date of Change	Responsible	Summary of Change
November, 2022	BBS Policy Team	Updated page 2 Financial Information to include the word invoice. Updated Page 3 section
November, 2022	BBS Polity Team	Updated page 3 section Information from third parties you choose to interact with through Broker Builder Solutions. To include insurance carriers in the parenthesis as one of the third parties we collect information from