

# ulife Privacy Policy



**ulife**  
free to be

## **ulife Respects Your Privacy**

ulife recognizes the importance of privacy and respects your desire to store and access your information in a private and secure manner. This Privacy Statement for ulife is intended to notify you of how we handle your Personal Information. We are committed to providing you a secure, usercontrolled environment for the use of our Services. At the same time, you share responsibility for maintaining privacy and security – for example, by keeping your password secure. We encourage you to familiarize yourself with this Privacy Statement. by using our Services, including signing up for our service, you are consenting to our use of your personal information according to the provisions set forth in those documents and this Privacy Statement.

## **Definitions**

“ulife” means ulife LLC, whose principal place of business is at 605 Robe St, Brownsville, OR, USA and all affiliates and entities under common ownership ulife. “Service” or “Services” includes, without limitation: ulife’s contracting, training, products, software, services, mobile application, and website as accessed from time to time by the user

## **Your Personal Information**

In the course of your relationship with ulife, we will collect several types of Personal Information. “Personal Information” is information that could be used to identify you, either alone or in combination with other information. We collect such information from you when you request an interview, apply for a position, purchase our Services, create a personal account, complete surveys and forms, and/or when you communicate with us or request information from us. Personal Information collected online or through our mobile application can be combined with Personal Information collected offline. We collect five primary types of Personal Information through our Service and website.

### ***“Registration Information”***

is information that we collect from you when you enquire, register, purchase or sign up for our Services. Examples of such information include but are not limited to your name, licensing status, who referred you, state of residence, zip code, credit card information, billing and shipping addresses, and contact information, such as email address and telephone number.

### ***“Self-Reported Information”***

includes information you provide to us, including but not limited to information about your HealthType. We collect this information from you if and when you enter the information into your profile, surveys, forms, or features while signed in to your account with ulife and other partners.

### ***“User Content”***

includes information other than Self-Reported Information, generated by users of ulife Services, transmitted, whether publicly or privately, to ulife. User Content includes without limitation data, text, software, music, audio, photographs, graphics, video, messages, or other materials. For example, User Content includes posts made to the ulife community forums or emails to Customer Support. User Content does not include Self-Reported Information.

### ***“Web Behavior Information”***

includes information on how you use the ulife website or app (e.g. browser type, domains, page views) collected through log files, cookies, and web beacon technology, or other means.

## *"Referral Information"*

includes information that you provide when referring ulife Services to your friends and contacts as part of a ulife referral program. This information can include your name, your email address, and the name and email address of the person you are referring our Services to. When you make referrals using a social network such as Facebook or Twitter it may also include information from your profile that is made available to ulife when we connect to your social network to post the referral on your behalf. The information that ulife is provided during this process varies depending on the social network and your privacy settings, but can include information such as your name, profile picture, network, gender, username, user ID, age range, language, country, friends lists or followers and any other information you have permitted the social network to share with third parties.

## **How We Use Personal Information**

ulife collects Personal Information from you for all purposes necessary to contact and communicate with you regarding self-employment opportunities connected to ulife, and ensure the regular operation of your account and/or availability of our Services. These include, among other things, providing you with our Services; improving our Services and/or offering new products or services to you; informing you about contracts, carriers, partners, events; inviting you to participate in specific projects, and contacting you to obtain testimonials or for other promotional purposes. ulife may provide your Personal Information to our third-party service providers, which are companies and people that help us provide, understand and improve our Services. For example, we may use service providers for prelicensing training, new agent training, ongoing agent training, dashboards, leaderboards, to help host our website, run our mobile application, send emails, implement our marketing campaigns, measure the effectiveness of our advertising, conduct surveys or polls, obtain testimonials, or otherwise help us run or improve our business. In all instances, our service providers act on ulife's behalf and we require by contract that they protect the confidentiality of any information they receive from us. Below we will describe the additional ways in which we use subsets of Personal Information.

## **How We Use Registration Information**

We use your Registration Information to authenticate your website visits and usage; to communicate with you about information, services, and products that you have requested; and to manage and improve our website, and Services. We give you the opportunity to opt out of optional communications, either through our Service or by contacting our Privacy Administrator at [info@ulifeco.com](mailto:info@ulifeco.com)

## **How We Use Self-Reported Information**

We use your Self-Reported Information to provide you with ulife Services, customize the user experience, and enhance our features. Self-Reported Information is used to customize your user experience. You may withdraw your consent to customize your user experience by contacting our Privacy Administrator at [info@ulifeco.com](mailto:info@ulifeco.com). How We Use User Content and Web Behavior Information ulife uses User Content to provide our Services and improve the overall user experience. For example, posts made to the ulife community forums are publicly displayed to other users. By submitting, posting, or displaying User Content, you give ulife a non-exclusive license to use any User Content that you submit, post, or display on or through the Services. ulife may make such User Content available to other companies, organizations, or individuals with whom ulife has relationships, and to use such User Content in connection with the provision of those services. ulife, in performing the required technical steps to provide the Services to our users, may also (a) transmit or distribute your User Content over various public networks and in various media; and (b) make such changes to your content as are necessary to conform and adapt that content to the technical requirements of connecting networks, devices, services, or media. Web Behavior Information is collected through log files, cookies, and web beacon technology during a visit to the ulife app or website. Log Files. When users visit our website, ulife gathers certain information automatically and stores it in log files. This information includes Internet Protocol (IP) addresses, browser type, Internet Service Provider, referring/exit pages, operating system, date/time stamp, and clickstream data (i.e. a list of pages or URLs visited). We use this information to analyze trends, administer the site, track users' movements around the site, identify and resolve issues, and gather demographic information about our user base as a whole.

## *Web Beacons*

A web beacon is a clear graphic image that is loaded by your web browser when it accesses a website and that records a user's visit to a particular web page. We, or third parties that work for us, may place cookies and web beacons on our website, in our emails, and in our advertisements that appear on other websites or in emails sent by others that mention our products and services with our permission. The purpose of our web beacons is to support operation of our website and to offer additional products and services through targeted advertisements. For example, we may use beacons to determine when someone views a web page, count how many individuals visit our website after clicking advertisements placed on other websites, or count how many people have purchased products from our website after viewing an advertisement we placed. Web beacons may also help us determine the effectiveness of an email campaign because the beacons can count the number of individuals who open an email or forward it to others. We use this Web Behavior Information to better tailor our marketing to you and may also use this information to customize content on our website, enable a shopping cart, or conduct research. Third parties only collect anonymous Web Behavior Information through the use of web beacons, allowing statistical analysis relating to the performance of our advertising. If you wish to disable web beacons, it is possible to prevent your browser from loading them, although there is not currently a standard method for doing so.

## *Information Sharing*

ulife may provide you the ability to connect with other individuals who have ulife accounts through our community forums, social media and other sharing features. We recommend that you make such choices carefully. Personal Information, once released or shared, can be difficult to contain. ulife will have no responsibility or liability for any consequences that may result because you have released or shared Personal Information with a third party. It is incumbent upon agents to share Personal Information only with people they know and trust.

## **Making Referrals**

If you take part in a ulife referral program to promote ulife Services to your friends we will use the Referral Information you provide for the sole purpose of sending these referral emails. If as part of the referral program you provide us with a friend's email address, you confirm that your friend has provided you with his or her consent to be sent the referral email. We will let your friend know that you asked us to contact them. Additionally, we may collect information from you and your friends through the use of cookies and other technology, so we can monitor the success of our referral program and keep track of friends you refer who may sign up for our services and to credit you with any benefit that is available under our referral program. If your friend or contact has any questions about our use of this information then they may contact Customer Care at [info@ulifeco.com](mailto:info@ulifeco.com)

## **Information Disclosure**

We do not sell, lease, or rent your individual-level Personal Information without your consent. As a general rule, ulife will not disclose your individual-level Personal Information to any third party, except under the following circumstances: Partners or service providers (e.g. credit card processors) process and/or store the information in order to help us provide, understand or improve ulife's Services.

## **Contact information**

ulife will ask for and require your explicit consent to allow partner organizations (not including service providers) direct access to your Registration Information.

## **Commercial partnerships**

ulife may enter into commercial arrangements to enable partners to provide our Service to their customers and/or to provide you access to their products and services. We will not provide any individuallevel Personal Information to these commercial partners without your consent.

## *Legal Obligation*

Under certain circumstances Personal Information may be subject to disclosure pursuant to judicial or other government subpoenas, warrants, or orders, or in coordination with regulatory authorities. You acknowledge and agree that ulife is free to preserve and disclose any and all Personal Information to law enforcement agencies or others if required to do so by law or in the good faith belief that such preservation or disclosure is reasonably necessary to: (a) comply with legal or regulatory process (such as a judicial proceeding, court order, or government inquiry) or obligations that ulife may owe pursuant to ethical and other professional rules, laws, and regulations; (b) enforce the ulife Terms of Service; (c) respond to claims that any content violates the rights of third parties; or (d) protect the rights, property, or personal safety of ulife, its employees, its users, its clients, and the public. In the event we are required by law to make a disclosure, we will notify you through the contact information you have provided to us in advance, unless doing so would violate the law or a court order

## **Linked Websites**

ulife provides links to third-party websites operated by organizations affiliated with ulife. ulife does not disclose your Personal Information to organizations operating linked third-party websites. ulife does not review or endorse, and is not responsible for, the privacy practices of these organizations. We encourage you to read the privacy statements of each and every website that you visit. This Privacy Statement applies solely to information collected by ulife.

### *Customer and/or Agent Testimonials*

We post testimonials from consenting customers and/or agents on our website, and may use testimonials in other formats consistent with consent received. Customer testimonials may contain personally identifiable information. We may use your Personal Information to contact you to obtain a testimonial and obtain your consent via email or agreement sent via fax, or mail prior to using such testimonial and/or using your name along with your testimonial as required.

### *Your Choices Regarding*

Your Information You can opt-out of receiving certain messages or notifications from us by our Privacy Administrator at [info@ulifeco.com](mailto:info@ulifeco.com). You can also click the "unsubscribe" button at the bottom of promotional email communications.

### *Account Closure and Correction of Personal Information*

If you no longer wish to participate in our Services, you may close your account by sending a request to [info@ulifeco.com](mailto:info@ulifeco.com). We retain limited Registration Information related to your order history (e.g., name, contact, and transaction data) for accounting and compliance purposes. If your Personal Information changes, you may correct or update your Registration Information via your Account Settings page.

### *Newsletter and Email*

Communications You may choose to stop or start receiving our newsletter or marketing emails by contacting us at [info@ulifeco.com](mailto:info@ulifeco.com).

### *Security*

ulife takes seriously the trust you place in us. To prevent unauthorized access or disclosure, to maintain data accuracy, and to ensure the appropriate use of information, ulife uses a range of reasonable physical, technical, and administrative measures to safeguard your Personal Information, in accordance with current technological and industry standards. In particular, all connections to and from our website and mobile application are encrypted using Secure Socket Layer (SSL) technology. Please recognize that protecting your Personal Information is also your responsibility. We ask you to be responsible for safeguarding your password and other authentication information you use to access our Services. You should not disclose your authentication information to any third party and should immediately notify ulife of any unauthorized use of your password or account. ulife cannot secure Personal Information that you release on your own or that you request us to release.

### *Business Transitions*

In the event that ulife goes through a business transition including but not limited to a merger, acquisition by another company, or sale of all or a portion of its assets, your Personal Information will likely be among the assets transferred. In such a case, your information would remain subject to the promises made in any pre-existing Privacy Statement.

### *Changes to This Privacy Statement*

This Privacy Statement was last updated December 17, 2020. Whenever this Privacy Statement is changed in a material way, a notice will be posted as part of this Privacy Statement.

### *Contact Information*

**If you have questions about this statement, please email ulife's Privacy Administrator at [info@ulifeco.com](mailto:info@ulifeco.com).**

