



Disclosures

1. AP Compensation Disclosure

AssuredPartners agencies are licensed as insurance producers by the various States where we are transacting insurance, which includes the sale, solicitation, and servicing of insurance business, as well as advising on the relative benefits of certain insurance policies and risk management programs. Our agencies typically receive compensation from insurers in the form of commissions paid as a percentage of the premiums due the applicable insurance companies. Commissions can vary by insurance company, by volume of business placed with that company or the profitability thereof, and other factors. In other cases, and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation from insurers, insurance intermediaries, premium finance companies and other vendors; such as contingents, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips, meetings and other incentives. We also earn interest on premiums we hold until it is time to pay the applicable insurance companies.

Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you), please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved). We thank you for the opportunity to serve and appreciate your interest.

2. Licensure & Professional Notices

A. Insurance Licensure

AP Benefit Advisors, LLC is licensed to conduct business in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE (insurance & consultant licenses), NH, NJ, NM, NY, NV, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV and WY. The information on this site is a solicitation to conduct business only in the aforementioned states of authority.

B. Third Party Administrator Licensure

AP Benefit Advisors, LLC is licensed to conduct business in CA, DE, IL, IN, MD, MS, NC, NE, OH, PA, TX, UT and WV. The information on this site is a solicitation to conduct business only in the aforementioned states of authority.

C. Legal/Actuary/Accountant

The information and materials contained in these pages (including the terms, conditions, and descriptions that appear) are general in nature and are subject to change. Since each situation is unique, some or all of the information contained in this site may be inappropriate in your particular circumstance(s). Please consult your actuary, accountant, attorney or other benefits professional for specific advice as to how this information may apply to your situation.



3. Submissions

A. Property of AP Benefit Advisors, LLC

All information submitted to AP Benefit Advisors, LLC via this site shall be deemed and remain the property of AP Benefit Advisors, LLC and AP Benefit Advisors, LLC shall be free to use, for any purpose, any ideas, concepts, know-how or techniques contained in information a visitor to this site provides AP Benefit Advisors, LLC through this site. AP Benefit Advisors, LLC shall not be subject to any obligations of confidentiality regarding submitted information except as agreed in the AP Benefit Advisors, LLC Privacy Statement or as otherwise specifically agreed or required by law.

B. No relationship

Submitting information through this website does NOT establish a relationship with AP Benefit Advisors, LLC. Be aware that there is no fully secure E-mail or internet transmission. Submission of information through this website does not establish any relationship in any way. Furthermore, a relationship, professional or otherwise, is not formed by reading information on this website (or any sites linked to or from it) or submitting any information seeking any advice, assistance and/or evaluation. All information and submittals seeking free evaluation through this site are sent via unsecured E-mail, which potentially may be intercepted. Under no circumstances shall sending information constitute or be considered confidential or privileged information or communication(s). If you wish to create a relationship, you must request, complete and tender a mutual agreement in writing.

4. Usage

A. General Usage

Your use of this site is also subject to all additional disclaimers and caveats that may appear throughout the site. If you do not fully accept and agree to all the foregoing terms and condition and disclaimers, you must immediately terminate use of this website.

B. Children

This website is not for children. AP Benefit Advisors, LLC does not knowingly solicit data from children, nor do we knowingly market to children.

C. U.S. Residents

AP Benefit Advisors, LLC's website is intended for and designed for the use of companies located in the United States and Employers and Employees who are U.S. Citizen or are residents of the United States. If you are a company, employer or employee located outside the United States, you are not authorized to access AP Benefit Advisors, LLC's website.

D. Changes in these policies and our practices

AP Benefit Advisors, LLC reserves the right to change its policies and practices periodically, and without notice, by updating this notice/page. This policy was last updated on November 6, 2011. You agree that it is your responsibility to monitor such updates and that your continued use of AP Benefit Advisors, LLC's websites after such revisions have been made constitutes your full acceptance of such revised terms and conditions.



E. HIPAA – Health Insurance Portability and Accountability Act

Prior to any exchange of confidential information related to the health plans sponsored by any Employer or other Plan Sponsor, AP Benefit Advisors, LLC requires each Employer/Plan Sponsor to execute a HIPAA Business Associate Agreement (BAA) with us. And, any other related BAA-like agreements required by any carriers, vendors, TPAs or other claims payers and processors.

F. GLBA – Gramm-Leach-Bliley Act

Prior to any exchange of confidential information related to the financial plans sponsored by any Employer or other Plan Sponsor, AP Benefit Advisors, LLC requires each Employer/Plan Sponsor to agree to GLBA (or Financial Modernization Act of 1999) assurances related to protecting their participants' private information. Generally, the assurances and requirements are subject to carrier-imposed standards that both AP Benefit Advisors, LLC and our clients consent to comply with.

G. EU GDPR – General Data Protection Regulation

AP Benefit Advisors, LLC will implement policies and procedures in accordance with the GDPR, consistent with our good faith interpretation of the requirements. AP Benefit Advisors is continuing to assess changes that may be needed in response to the GDPR. AP Benefit Advisors has established a project management discipline and governance structure to determine impact, assess and implement any necessary changes by the GDPR's effective date that may apply to processing of personal data related to coverages facilitated or recommended by AP Benefit Advisors as your broker, consultant and/or TPA.