

Privacy Policy

Effective Date of This Privacy Notice

This privacy policy is effective **6/20/2025**

Thank you for visiting the Agent Force USA website (hereinafter, the “Website”), which is owned and operated by Agent Force USA – hereinafter, “Agent Force USA”; “We”; or “Our”. Your privacy is important to us. To better protect your privacy, we are providing this notice explaining Our online information policies and practices. By visiting this Website, you are consenting to the practices described in this privacy policy.

Categories of Personally Identifiable Information We Collect.

Agent Force USA will receive and store information about you and your dependents (if applicable) such as name, address, gender, Social Security Number, age and answers to medical questions (if applicable) whenever this information is provided through this Website. We may also obtain information about you from third parties such as your employer or insurance brokers who may utilize the Website to do such things as request a quote for health insurance coverage or manage account activity online.

Cookies

Agent Force USA and/or its business partners may use cookies on this Website. A cookie is a piece of data stored on the user’s hard drive containing information about the user. Usage of a cookie is in no way linked to any personally identifiable information while on Our Website. A cookie cannot be used to access or otherwise compromise the data on your hard drive. The “help” portion of the toolbar on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. If the user rejects the cookie, they may still use the Website, but some functionality may be impaired.

Log Files

This Website records the IP or internet protocol address of users who log on to facilitate use of the Website. IP addresses are not linked to personally identifiable information.

Categories of Third Parties With Whom We May Share The Information We Collect

The information We collect through the Website and from other sources is used to provide quotations for health insurance coverage through AgentForce USA’s health plan(s) and to provide other products and services to Our brokers. We may share information with Our contracting health plan carriers during the underwriting process, as well as affiliated

businesses, when necessary to provide services through those companies. We may also release personally identifiable information when We believe that the release of such information is required by law or is necessary to protect the rights, property or safety of AgentForce USA or others.

Review and amendment of information Collected

If you would like to review and/or amend information We have collected about you, please contact our AgentForce USA Customer Service at (480) 697-2777 or by email sent to: Info@AgentForceUSA.com

Security

AgentForce USA does not make warranties or representations regarding the security of Our content or user content. Data sent over the Internet may be intercepted by third parties; if you are concerned about the security of your data, you should not send it over the Internet.

Third Party Links

This Website may contain links to third party websites. AgentForce USA makes no representation regarding the content or accuracy of any website that you may access through this Website. AgentForce USA does not monitor and is not responsible for the content found on other websites that are linked from this Website. AgentForce USA does not imply endorsement, recommendation or sponsorship for any linked website, or the services, products or advice described on the site, and AgentForce USA shall have no liability for its content, including its accuracy, subject matter, quality or timeliness, or any personal information that you provide to such site. USE OF SUCH SITE IS AT YOUR OWN RISK. The views, opinions, statements, offers or other information or content expressed therein are those of the respective author(s) or distributor(s), not of AgentForce USA.

Children's Privacy Protection

This Website is not designed for or intentionally targeted at children 13 years of age or younger. We will not collect information regarding children 13 years of age or younger unless that information is provided by or with the consent of their parents or guardians.

Notification of Changes

If We decide to change Our privacy policy, we will post those changes on Our Website. Please review this page periodically for changes. Your use of the Website constitutes acceptance of the provisions of this privacy policy and your continued usage after changes are posted constitutes acceptance of each revised policy. If you do not agree to the terms of this privacy policy or any revised policy, please exit the Website immediately. The information We receive is a significant part of Our business and one of Our primary assets. In the future,

we might buy or sell business assets, which may include this information. In the event that AgentForce USA or substantially all of its assets are acquired, customer information may be one of the transferred assets.

Accuracy

We believe the information provided on this Website is accurate and We make every effort to minimize errors. However, we cannot absolutely guarantee the accuracy of the information provided. If you find any error, or any inaccuracy, please inform us as soon as possible.

Contact Information Regarding the Website

If you have Website questions, comments, or concerns, please email Info@AgentForceUSA.com. Please include details of your questions, comments or concerns and your complete name and contact information. You may also call our Customer Service team at (480) 697-2777.

MOBILE MESSAGING TERMS AND CONDITIONS

Last updated: 6/20/2025

Denise Brown (“we”, or “us”) operates a mobile messaging program (the “Program”) subject to these Mobile Messaging Terms and Conditions (these “Mobile Messaging Terms”) when you interact with this personalized website operated by Denise Brown through Agent Force USA. The Program and our collection and use of your personal information is also subject to our Privacy Policy. By agreeing to participate in the Program, you accept and agree to these Mobile Messaging Terms and our Privacy Policy.

1. **Program Description:** We may send transactional mobile messages in various formats through the Program. Transactional messages relate to an existing or ongoing transaction and may include appointment reminders and other transaction-related information. Mobile messages will be sent on an individual basis. They will not be sent using any automated technology, such as an autodialer, automated system, or automatic telephone dialing system. Message frequency will vary depending on your activity, the services you use, and your communication preferences. Typically, 12 messages per Quarter. Message frequency may increase temporarily during key periods such as: Open Enrollment, Special Enrollment Periods, Plan renewal seasons, Important policy or compliance updates. You can manage your communication preferences at any time by replying **STOP** to unsubscribe from SMS messages or **HELP** for customer support. Standard message and data rates may apply.

We do not send promotional or advertisement mobile messages.

2. **User Opt-In:** By providing your mobile phone number to us, you are voluntarily opting in to the Program and you agree to receive mobile messages from us at the mobile phone number associated with your opt-in, even if such number is registered on any state or federal “Do Not Call” list. You agree that any mobile phone number you provide to us is a valid mobile phone number of which you are the owner or authorized user. If you change your mobile phone number or are no longer the owner or authorized user of the mobile phone number, you agree to promptly notify us at (425) 757-6524. Your participation in the Program does not require that you make any purchase from us and your participation in the Program is completely voluntary. **SMS opt-in or phone numbers for the purpose of SMS are not being shared with any third parties under any circumstances.**
3. **User Opt-Out:** You may opt-out of the Program at any time. If you wish to opt-out of the Program and stop receiving mobile messages from us, or you no longer agree to these Mobile Messaging Terms, reply STOP, QUIT, CANCEL, OPT-OUT, and/or UNSUBSCRIBE to the mobile number the message is sent from. You may continue to receive text messages for a short period while we process your request, and you may receive a one-time opt-out confirmation message. You understand and agree that the foregoing is the only reasonable method of opting out. If you want to join the Program again, just sign up as you did the first time, and we will start sending messages to you again. Our mobile messaging platform may not recognize requests that modify the foregoing commands, and you agree that we and our service providers will not be liable for failing to honor requests that do not comply with the requirements in these Mobile Messaging Terms. We may also change the telephone number we use to operate the Program, and we will notify you of any such change. You acknowledge that any requests sent to a telephone number that has been changed may not be received by us and we will not be responsible for failing to honor a request sent to a telephone number that has been changed.
4. **Disclaimer of Warranty and Liability:** The Program is offered on an “as-is” basis and may not be available in all areas, at all times, or on all mobile providers. You agree that neither we nor our service providers will be liable for any failed, delayed, or misdirected delivery of any mobile message or information sent through the Program.

Modifications: We may modify or cancel the Program or any of its features at any time, with or without notice. To the extent permitted by applicable law, we may also modify these Mobile Messaging Terms at any time. Any such modification will take effect when it is posted to our website. You agree to review these Mobile Messaging Terms periodically to ensure that you are aware of any modifications. Your continued participation in the Program will constitute

your acceptance of those modifications.

Contact Information: If you have any questions or concerns regarding the SMS Service, please contact us at:

Contact: Denise Brown

Email: denisebrown@smarthealthandlifeinsurance.com

Phone: (425) 757-6524