

RGAx Privacy Policy

Thank you for visiting RGAx!

We are committed to protecting the information that you share with us, and explaining how we collect, process, and share that information online. Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We treat nonpublic personal information in accordance with our Privacy Policy.

What Information Does This Privacy Policy Cover?

This Privacy Policy applies to Personal Information collected on websites, mobile applications, or controlled widgets embedded in communication platforms with a link to this Privacy Policy ("Sites"). It does not apply to any other information collected by the RGAx, and its subsidiaries and affiliates (collectively referred to herein as "RGAx") through any other means. By "Personal Information," we mean information that identifies you personally. It covers how we collect, use, and share that Personal Information as of the date that this Privacy Policy is posted. This Policy also does not apply to any Sites maintained or operated by other companies or linked to our Sites.

What Types Of Personal Information Do We Collect About Our Online Visitors?

We restrict access to your nonpublic personal information and only allow disclosures to persons and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.

We generally collect only Personal Information you voluntarily provide to us. We do not require you to give us Personal Information to access public areas of our Site. This is true unless you live in a country that defines Personal Information to include network identifiers like your Internet Protocol addresses. Certain secure web areas, however, enable or require you to provide Personal Information when you use specific features on our Site. For example, we collect Personal Information from you when you:

1. Ask to register for an account with us;
2. Request a product demo or receive information about our products;
3. Request customer or technical support;
4. Ask to have an RGAx representative contact you.

This Personal Information, for example, may include your:

1. Name;
2. Postal address;
3. E-mail address; and
4. Telephone or fax number.

If you cannot or choose not to provide us with the Personal Information we reasonably require, we may be unable to provide you with the information or services you have requested.

Do We Advertise Online?

We advertise in a number of ways, primarily through managed social media presences and email marketing campaigns. To understand how our advertising campaigns are performing, we may collect certain information via our Sites through our service providers. We or our vendors use several common online tracking tools to collect this information, such as browser and flash cookies, web beacons and other, similar technologies. The information we collect includes IP addresses, the number of page visits, pages viewed via our Sites, search engine referrals, browsing activities over time and across other websites following your visit to one of our Sites or applications, and responses to direct email marketing campaigns.

We also use certain information to:

- Identify new visitors to our Sites;
- Recognize returning visitors;
- Analyze the effectiveness of our promotional content;
- Better understand our audience, customers, or other Site visitors; and
- Determine whether you might be interested in new products or services.

Controlling Our Tracking Tools

Your browser may give you the ability to control cookies. How you do so depends on your browser and the type of cookie. Certain browsers can be set to reject all browser cookies. If you configure your computer to block all cookies, you may disrupt certain web page features and limit the functionality we can provide when you visit or use our Sites. If you block or delete cookies, not all of the tracking that we have described in this policy will stop. Some browsers have a “**Do Not Track**” feature that lets you tell websites that you do not want to have your online activities tracked. These browser features are still not uniform, so we are not currently set up to respond to those signals.

Minors and Children under 13

Our Sites are not intended for minors. We do not knowingly collect any Personal Information from children under the age of 13 or knowingly track the use of our Sites by minors.

How we Use and Share your Personal Information?

Whatever the purpose may be – whether we share with service providers or other external entities – we only process and share your Personal Information to the extent reasonably necessary to fulfill your requests and our legitimate business objectives. When we disclose Personal Information to external entities to perform support services for us, they may access your Personal Information only for the limited purposes of performing those support services. We may also use what we know about you to offer you other products and services. We may combine your online information with information collected from offline sources or information we already have. We may also use and disclose certain Personal Information to our affiliates and others for any purpose allowed by law.

RGAX Business Activities. We process and may disclose your Personal Information to others to

- Respond to your questions about our product or services;
- Send you communications, including event promotions and electronic newsletters;
- Comply with applicable law, obey judicial orders, cooperate with law enforcement authorities, or prevent any suspected illegal activities;
- Help us run our business; or

- For any other everyday legitimate business purposes, such as product development and Site administration.

Authorized Service Providers. We use other companies and individuals to perform certain functions on our behalf. Those functions include call-center support, sending or processing postal or electronic mail, or analyzing or hosting data on cloud-based servers. We may disclose your Personal Information to these companies and other individuals performing services on our behalf.

Other Disclosures. We may otherwise disclose Personal Information as permitted or required by law, when we believe in good faith it is necessary for safety purposes, required for legal reporting, or to protect our legal rights or enforce our Terms of Use or any applicable rules, or to protect the rights of others. We may also disclose Personal Information to our auditors, legal advisors, or to respond to a subpoena. We may also aggregate information that we gather about you, product information, traffic patterns, and services, and provide these statistics to others in aggregate form.

What Choices Do You Have About the Collection, Use And Sharing Of Your Personal Information?

We **do not** share your Personal Information with unaffiliated third parties for their own direct marketing purposes.

What Kinds Of Security Measures Do We Take To Safeguard Your Personal Information?

The security and confidentiality of your Personal Information matters to us. That is why we have technical, administrative and physical controls in place to protect your Personal Information from unauthorized access, use and disclosure. We review our security procedures periodically to consider appropriate new technology and updated methods. Even so, despite our reasonable efforts, no security measure is ever perfect or impenetrable.

How Can You Access, Update Or Block Your Personal Information?

We generally collect Personal Information voluntarily given to us by our visitors. You can contact us directly any time at the address below to update your Personal Information.

How Can You File A Complaint, Ask Questions Or Send Us Comments About This Privacy Policy?

If you have any questions, have a complaint, or wish to send us comments about this Privacy Policy, e-mail us at rgaxinfo@rgare.com or call or write to us. We will investigate your complaint, and use reasonable efforts to respond to you as soon as possible.

How Will You Know If We Amend This Privacy Policy?

We may amend this Privacy Policy at any time. If we make any material change in how we collect, use, disclose, or otherwise process Personal Information, we will prominently post notice that the Privacy Policy has changed on the home page of our primary Sites, and link to the updated version of the Privacy Policy. Any material changes to this Privacy Policy will be effective 10 days after our posting of the notice of the updated Privacy Policy. Where required to do so by law, we may seek your prior consent to any material changes we make to this Privacy Policy. If you disagree with our Privacy Policy changes, you may deactivate your account.