



Small Business
Service Bureau, Inc.

Small Business
Insurance Agency, Inc.

Group Health & Benefit
Administrators, Inc.

Direct Response
Marketing, Inc.

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P.O. Box 15014
Worcester, MA
01615-0014

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(508) 756-3513

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(508) 770-0528

Annual Privacy Policy Notice

August 2008

Re: Privacy Policy of Carroll Enterprises, Inc.
and Affiliates Annual Notice

Dear Members and Clients:

Your privacy is important to us. While information is the cornerstone of our ability to offer excellent service, Carroll Enterprises, Inc. and its affiliates, the Small Business Service Bureau, Inc (SBSB), Group Health and Benefit Administrators, Inc. and the Small Business Insurance Agency, Inc. (SBIA), recognize that our more important asset is our members' and clients' trust. We are particularly concerned about the privacy of our individual members and clients, who obtain services from us for personal, family, household or business purposes ("you"). This notice provides you with our privacy policies and practices with respect to the disclosure of nonpublic information about you.

Information we may collect

In providing you with financial services and sponsoring and administering your health plans, we collect nonpublic personal information¹ about you from the following sources:

- Information we receive from you on applications, medical questionnaires, medical record, or other forms, such as your name, address, social security number, telephone number, occupation, medical history;
- Information about your transactions with us or others; and
- Information we receive from your insurance carrier.

Information we may disclose and to whom we may disclose

We do not disclose any nonpublic information about our members and clients or former members and clients to anyone except as permitted by law.

Our security practices

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulation to guard your nonpublic personal information.

Former members and clients

Even if you cease to be a Small Business Service Bureau, Inc. member or client of any Carroll Enterprises, Inc. affiliate, our Privacy Policy will continue to apply to you.

This Privacy Policy applies to nonpublic personal information about individuals who obtain our services primarily for personal, family or household or business purposes. We reserve the right to change the Privacy Policy, and any of the policies described above, at any time. Any examples contained within the Privacy Policy are for illustration; they are not intended to be exclusive.

If you have any questions about this Privacy Policy, please call or contact

Brian K. Carroll at:
Carroll Enterprises, Inc.
554 Main Street, P.O. Box 15014, Worcester, MA 01615-0014
1-800-343-0939, extension 0234

¹ Nonpublic personal information means personally identifiable information that is not publicly available.