

Insurance Marketing Strategies (IMS) “Do Not Call Policy” For Federal Financial Group

Policy last updated: 01/01/2011

Policy Version #: 10

It is the policy of IMS- Insurance Marketing Strategies, LLC to fully comply with all applicable “Do Not Call” laws and regulations regarding wired and wireless telephone communications (whether by live, artificial or prerecorded voice, telephone facsimile machine, computer or otherwise) to any covered telephone line or number. In a good faith effort to so comply and to provide consumers with an opportunity to exercise their “do not call” rights, IMS, LLC hereby establishes, and will implement, the following procedures:

- (1) No representative shall initiate any telephone solicitation, as defined by law, to any residential telephone subscriber before the hour of 8:00 a.m. or after 9:00 p.m. (local time at the called party’s location).
- (2) The Company shall maintain a “company specific” do not call list and shall promptly honor a request to be placed on the company do not call list within a reasonable time of such request, not to exceed 5 business days from the date of said request. Each entry on such “company specific” do not call list shall be retained for at least five (5) years or until the requester makes a further written request to be deleted from said list.
- (3) The Company shall purchase or otherwise obtain from the Do Not Call Administrator, updated databases for all calling areas every 31 days.
- (4) Upon request- Insurance Marketing Strategies, LLC will mail this complete policy.

IMS, LLC, will not share the information you provide with anyone except affiliated companies or subsidiaries without your prior written permission.

IMS, LLC may use other companies to perform telemarketing services. In this case, we require each center to update their records with the DNC Administrator. IMS, LLC will also forward our updated “Do Not Call” list(s) to these companies on a daily basis, unless the client requests otherwise or refuses to accept these updates from us.

All employees are trained in this policy and made aware of these procedures before they are allowed to place calls to consumers. Managers, supervisors, or trainers review the policy with these employees monthly.

The Direct Marketing Association (DMA) offers a free service to consumers called the “Telephone Preference Service” (TPS), which will typically reduce, but not eliminate the number of telemarketing calls received. Consumers may have their name added to the TPS at no charge by sending a written request to the DMA. Your written request must include your name, complete address, telephone number and signature, and should be sent to: DMA Telephone Preference Service; PO Box 9014; Farmingdale NY 11735. The DMA states that the TPS is updated quarterly and it may take up to three months after your name is entered before you begin to see a reduction in calls. To learn more about this service, visit <http://www.the-dma.org/consumers>.

A consumer may also register with the Federal “Do Not Call” list. They can apply online for free at www.ftc.gov/donotcall. This will remove them from most, if not all telemarketing lists.

The methods and procedures in this “Do Not Call” policy are reviewed by IMS, LLC quarterly.