



## Privacy Policy

Effective Date: April 1, 2026

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### 1. Introduction

Coastline Life Partners (“Company,” “we,” “us,” or “our”) is a licensed life settlement broker operating in compliance with applicable federal and state laws, including Florida Statutes §626.9911–626.99296 (Life Settlements Act).

We are committed to protecting the privacy, confidentiality, and security of your personal, financial, and medical information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit [www.coastlinelifepartners.com](http://www.coastlinelifepartners.com) or engage our services.

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### 2. Categories of Information Collected

#### A. Personal Identifiers

- Name, address, phone number, email
- Date of birth
- Government-issued identification
- Social Security number (when required)

#### B. Policy & Financial Information

- Life insurance policy details (carrier, policy number, face value)
- Premium obligations and payment history
- Ownership and beneficiary details
- Financial suitability information (if required)

#### C. Medical Information (HIPAA-Regulated)

- Medical records and physician statements
- Prescription history
- Life expectancy evaluations

Important: Medical information is only collected with your written authorization and used strictly for underwriting and life settlement evaluation.

#### D. Technical & Website Data

- IP address and device identifiers
- Browser and usage data

- Cookies and analytics data

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### 3. Purpose of Data Collection

We collect and use your information strictly for legitimate business purposes, including:

- Evaluating eligibility for a life settlement
- Presenting your policy to licensed providers
- Obtaining and negotiating offers on your behalf (fiduciary duty)
- Facilitating and closing transactions
- Complying with regulatory and licensing requirements
- Preventing fraud and ensuring transaction integrity
- Improving website functionality and service delivery

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### 4. Confidentiality & Fiduciary Duty

As a life settlement broker, Coastline Life Partners operates under a fiduciary obligation to act in the best interest of the policy owner.

We maintain strict confidentiality of all client information and only disclose information necessary to:

- Secure competitive offers
- Complete underwriting
- Comply with applicable laws

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### 5. Disclosure of Information (Florida-Compliant)

In accordance with Florida law, your information may be disclosed only to the following authorized parties:

#### A. Licensed Life Settlement Providers

For purposes of obtaining offers.

#### B. Authorized Third Parties

- Underwriters and life expectancy providers
- Medical record retrieval services
- Escrow agents and closing providers

#### C. Regulatory Authorities

Including the Florida Office of Insurance Regulation (OIR) or other governing bodies, as required.

#### D. As Required by Law

Including subpoenas, court orders, or fraud investigations.

We do NOT sell your personal information to unaffiliated third parties for marketing.

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## 6. HIPAA & Medical Privacy Compliance

All medical information is handled in accordance with applicable privacy laws:

- Collected only with written HIPAA authorization
- Used exclusively for underwriting and valuation
- Shared only with authorized, regulated entities
- Protected with strict confidentiality protocols

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## 7. Data Security Measures

We implement industry-standard safeguards, including:

- Encryption of sensitive data (SSL/TLS)
- Secure storage systems
- Access controls limiting data to authorized personnel
- Ongoing monitoring for security threats

While we employ strong protections, no system can guarantee absolute security.

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## 8. Consumer Rights (Including Florida Residents)

You have the right to:

- Request access to your personal information
- Correct inaccurate or incomplete data
- Withdraw consent for data use (where applicable)
- Request deletion, subject to legal retention requirements

To exercise your rights, contact us directly.

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## 9. Retention of Information

We retain records in accordance with Florida life settlement regulations, including:

- Retention of transaction records for at least 5 years (or as required by law)
- Retention necessary for compliance, audits, and dispute resolution

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## 10. Cookies and Tracking Technologies

We use cookies and analytics tools to:

- Improve website performance
- Understand user behavior
- Enhance user experience

You may disable cookies through your browser settings.

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## 11. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for their privacy practices or content.

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## 12. Do Not Track Signals

Our website does not currently respond to “Do Not Track” browser signals.

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## 13. Children’s Privacy

Our services are intended for individuals 18 years or older. We do not knowingly collect data from minors.

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## 14. Changes to This Policy

We may update this Privacy Policy periodically. Updates will be posted with a revised effective date.

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## 15. Contact Information

For questions or requests regarding this Privacy Policy:

Coastline Life Partners

Website: [www.coastlinelifepartners.com](http://www.coastlinelifepartners.com)

Email: [contact@coastlinelifepartners.com](mailto:contact@coastlinelifepartners.com)

Address: PO Box 290143, Port Orange, FL 32129-0143

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## 16. Required Life Settlement Disclosure (Florida)

In accordance with Florida law:

- A life settlement broker represents the policy owner and owes a fiduciary duty to act according to the owner's instructions and in their best interest.
- Proceeds from a life settlement may be taxable and could affect eligibility for public assistance programs.
- Policy owners are encouraged to seek independent tax, legal, and financial advice prior to entering into a life settlement contract.
- Receipt of a life settlement may impact creditors' rights.
- There may be alternatives to a life settlement, including accelerated death benefits or policy loans.

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## 17. Consent

By using this Website or submitting your information, you acknowledge and agree to this Privacy Policy and the handling of your information as described herein.

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Compliance Note:

This Privacy Policy is structured to align with:

- Florida Life Settlement Act (Fla. Stat. §626.9911+)
- General privacy best practices
- HIPAA-related medical data handling standards

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