

Privacy Policy

Effective Date: May 23, 2026

Introduction

Genex Capital (“Genex,” “we,” “our,” or “us”) respects your privacy and is committed to protecting the personal and financial information of our customers and website visitors.

This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our website, services, and financial products.

This policy is intended to comply with applicable U.S. federal and state privacy laws, including the Gramm-Leach-Bliley Act (“GLBA”) and other applicable financial privacy regulations.

Information We Collect

We may collect the following categories of information:

Personal Information

- Name
- Address
- Email address
- Phone number
- Date of birth
- Social Security Number or Tax ID
- Government-issued identification

Financial Information

- Bank account information
- Transaction history
- Credit history
- Income and asset information
- Investment information

Technical & Website Information

- IP address
 - Browser/device information
 - Cookies and tracking technologies
 - Website usage analytics
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How We Use Information

We may use your information to:

- Provide financial products and services
 - Process transactions
 - Verify your identity
 - Prevent fraud and unauthorized activity
 - Comply with legal and regulatory obligations
 - Communicate with you
 - Improve our website and services
 - Perform analytics and marketing
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How We Share Information

We may share information with:

- Financial institutions
- Payment processors
- Service providers
- Regulators and law enforcement
- Credit bureaus
- Fraud prevention agencies

We do not sell personal financial information.

Certain sharing may occur as permitted under federal law, including GLBA exceptions.

Cookies and Tracking Technologies

We use cookies and similar technologies to:

- Operate our website
- Analyze website traffic
- Improve user experience
- Detect fraud and security issues

You may control cookies through your browser settings.

Data Security

We maintain administrative, technical, and physical safeguards designed to protect customer information as required under applicable financial privacy laws and the FTC Safeguards Rule.

Consumer Privacy Rights

Depending on your state of residence, you may have rights to:

- Access your personal information
- Correct inaccurate information
- Delete certain personal information
- Opt out of certain data sharing
- Appeal privacy-related decisions

California residents may have additional rights under the California Consumer Privacy Act (CCPA/CPRA).

To exercise your rights, contact us at:
privacy@genexcapital.com

Confidentiality and Regulatory Compliance

Genex may collect and retain information necessary to:

- Verify customer identity
- Comply with anti-money laundering laws
- Detect suspicious activity
- Meet FINRA, IRS, and other regulatory requirements where applicable

Third-Party Links

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

Retention of Information

We retain personal information for as long as necessary to:

- Provide services
- Comply with legal obligations
- Resolve disputes
- Enforce agreements

Changes to This Privacy Policy

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

More Information

This Privacy Policy applies only to the privacy of users of the Genex Capital website. By using the site you agree to the terms of this Privacy Policy.

Personal Information We collect from You Unless otherwise restricted by law Genex Capital is the sole owner of the information collected on our web site. We do not collect any personal information from a visitor to our site unless that visitor explicitly and intentionally provides it. If you are simply browsing our site, we do not gather any personal information about you. There are two ways in which you may explicitly and intentionally provide us with and consent to our collection of certain personal information:

Short Form Quote Request When you complete the short form quote request you will be asked to provide the following information: first and last name, telephone number, and email address. You are asked to provide this information so that we may contact you to discuss the possible sale of some or all of your structured settlement or other annuity.

Long Form Quote Request (When available). When you complete the long form quote request you will be asked to provide additional information to that provided for the short form request namely, your home address, structured settlement or other annuity payment dates and amounts, insurance issuer name, if you have received any other quotes and if so from whom and in what amount. You are asked for this information so that we may properly prepare an offer to buy your annuity payment(s). Should you accept our offer there is also sufficient information for us to arrange for the preparation and delivery to you of sale documents either by us or our designated processing service.

Statistical Information about Your Visit When you visit our website, our computers may automatically collect statistics about your visit. This information does not identify you personally, but gives us details about a visit to our Web Site. We may monitor statistics such as how many people visit our site, the user's IP address, which pages people visit, from which domains our visitors come and which browsers people use. We use these aggregate statistics about visitors to help us improve the performance of our Web Site. The only information we link to your personal information is your IP address so we can display appropriate marketing information to you.

Log Files As is true of most Web Sites, we gather certain information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date-time stamp, and click stream data. We use this information, which **does not** identify individual visitors, to analyze trends, to administer the site, to track users movements around the site and to gather demographic information about our user base as a whole. We may link this automatically-collected data to personally identifiable information. IP addresses are tied to personally identifiable information to track sales leads.

Cookies A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We may use cookies on this site. We may link the information we store in cookies to personally identifiable information you submit while on our site. We may use both session ID cookies and persistent cookies. We use session cookies to make it easier for you to navigate our site. A session ID cookie expires when you close your browser. A

persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's help file. We would use persistent cookies to detect fraudulent activity on our Web Site. Persistent cookies also enable us to track and target the interests of our users to enhance the experience on our Web Site. If you reject cookies, you may still use our Web Site, but your ability to use some areas of our site may be limited.

Sharing Information We use the information you provide for the purposes disclosed in this statement. We share your information only with those individuals who need it to provide you with our customer service and the annuity transfer service where applicable or to satisfy legal requirements to sell your structured settlement or other annuity. The only circumstance under which personally identifiable information will be shared in a manner inconsistent to that stated above is to comply with the law or legal process, to protect or defend the rights or property of Genex Capital or others or to respond to claims against our Web Site.

Third Party Intermediaries Service providers, third parties who perform customer and transfer services on our behalf, are restricted from using your information in any manner other than helping us provide you with these services or to satisfy legal requirements to sell your structured settlement or other annuity.

Business Transactions In the event Genex Capital goes through a business transaction such as a merger, being acquired by another company, or selling a portion of its assets, users' personal information will, in most instances, be part of the assets transferred. Users will be notified by a prominent notice on our Web Site for 30 days prior to a change of ownership or control of their personal information. If as a result of the business transaction the users' personally identifiable information will be used in a manner different from that stated at the time of collection they will be given a choice consistent without notification of changes section.

Security We take security seriously. We have put security measures in place to protect against the loss, misuse, and alteration of any information we receive from you. However, there is always some element of risk involved in communicating information over the internet. This Web Site takes precautions to protect our users' information.

Changing or Deleting Personal Information If you would like to change or delete any information in our records please contact us at the address given at the end of this Privacy Policy.

Changes of Privacy Statement If a material change is made to this Privacy Policy and/or the way we use your personally identifiable information then we will post prominent notice of the nature of such change on the first page of this Privacy Statement and also on our home page. If the use of your personally identifiable information changes you will have a choice as to whether or not we use your information in this different manner. We reserve

the right to modify this Privacy Policy at any time, so please review it frequently. If we make material changes to our policy, we will notify you here, by email or by other means of a notice to our homepage.

Contact Information

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Dover, Delaware 19904.
privacy@genexcapital.com
800-348-3098
