

# Privacy Policy

*We recognize that you expect us to protect the information you provide us and the information we received. We are strongly committed to fulfilling the trust that is the foundation of your expectations. For that reason, we have adopted this Privacy Policy.*

## Collection of Nonpublic Personal Information

We collect nonpublic personal information (financial and health) about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us;
- Information we receive from a consumer reporting agency;
- Information we obtain from others in the process of verifying information you provide us; and
- Individually identifiable health information, such as your medical history when you have applied for a life insurance policy.

## Security to Protect the Confidentiality of Nonpublic Personal Information

We have security practices and procedures in place to prevent unauthorized access to your nonpublic personal information. Our practices of safeguarding your information help protect against the criminal use of the information. Our employees are bound by a Code of Conduct requiring that all information be kept in strict confidence, and they are subject to disciplinary action for violation of the Code.

## Disclosure of Current and Former Customer Nonpublic Personal Information

We will not disclose our current and former customers' nonpublic personal information to affiliated or nonaffiliated third parties, except as permitted by law and for the limited purpose of providing products and services. To the extent permitted by law, we may disclose to either affiliated or nonaffiliated third parties all of the nonpublic personal financial information that we collect about our customers, as described above.

In general, any disclosures to affiliated or nonaffiliated parties will be for the purpose of them providing services for us so that we may more efficiently administer your account and process the transactions and services you request.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services for you. We maintain physical and procedural safeguards to guard your nonpublic personal information.

If you have any questions about our Privacy Policy, please call (847) 897-8105.