### FACTS

**WHAT DOES DO WITH YOUR PERSONAL INFORMATION?**

<table>
<thead>
<tr>
<th>Why?</th>
<th>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</th>
</tr>
</thead>
</table>
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include:  
• Social Security number and  
•  
When you are no longer our customer, we continue to share your information as described in this notice. |
| How? | All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons chooses to share; and whether you can limit this sharing. |

### Reasons we can share your personal information

<table>
<thead>
<tr>
<th>Reason</th>
<th>Does share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your policy(s), respond to court orders and legal investigations, or report to credit bureaus.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### To limit our sharing

- Call [our menu will prompt you through your choice(s)]
- Visit us online:
- Mail the form below

**Please note:**
If you are new customer, we can begin sharing your information___ days from the date we sent this notice. However, you can contact us at any time to limit our sharing.

**When you are no longer our customer, we continue to share your information as described in this notice.**

### Questions?

<table>
<thead>
<tr>
<th>Call</th>
<th>or go to</th>
</tr>
</thead>
</table>

### Mail-in Form

**Leave Blank OR [If you have a joint policy, your choice(s) will apply to everyone on your policy unless your mark below.]**

- [ ] Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- [ ] Do not allow your affiliates to use my personal information to market to me.
- [ ] Do not share my personal information with nonaffiliates to market their products and services to me.

**Mark any/all you want to limit:**

- [ ] Name
- [ ] Address
- [ ] City, State, Zip
- [ ] [Policy #]

**Mail To:**

[Name of Licensee]
[Address]
[City][ST][ZIP]
<table>
<thead>
<tr>
<th>Who we are</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Who is providing this notice?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What we do</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>How does</td>
<td>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. [insert]</td>
</tr>
<tr>
<td>protect my personal information?</td>
<td></td>
</tr>
<tr>
<td>How does</td>
<td>We collect your personal information, for example, when you</td>
</tr>
<tr>
<td>collect my personal information?</td>
<td></td>
</tr>
<tr>
<td>•</td>
<td></td>
</tr>
<tr>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Why can’t I limit all sharing?</td>
<td>Federal law gives you the right to limit only</td>
</tr>
<tr>
<td>• sharing for affiliates’ everyday business purposes—information about your creditworthiness</td>
<td></td>
</tr>
<tr>
<td>• affiliates from using your information to market to you</td>
<td></td>
</tr>
<tr>
<td>• sharing for nonaffiliates to market to you</td>
<td></td>
</tr>
<tr>
<td>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</td>
<td></td>
</tr>
<tr>
<td>What happens when I limit sharing for an account I hold jointly with someone else?</td>
<td>Your choices will apply to everyone on your account or your choices will apply to everyone on your account unless you tell us otherwise.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Definitions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Affiliates?</td>
<td>Companies related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Nonaffiliates</td>
<td>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td>•</td>
<td></td>
</tr>
<tr>
<td>Joint marketing</td>
<td>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</td>
</tr>
<tr>
<td>•</td>
<td></td>
</tr>
</tbody>
</table>

| Other important information |  |