



YOUR PRIVACY IS OUR CONCERN

Certain laws regulate the collection, use, and disclosure of a consumer or customer's nonpublic information. Security Life Insurance Company of America does not sell or otherwise disclose any nonpublic personal information about its customers or former customers to anyone outside the Company, except as permitted by law. *You don't need to take any action to prevent disclosure*; this notice is solely for your information.

It is the policy of Security Life to:

- collect only information necessary or relevant to our business;
- make a reasonable effort to ensure that information we act upon is accurate, relevant, timely and complete;
- use only legitimate means to collect information;
- make personal information available externally only to respond to legitimate business needs, to regulatory or other government authorities or as otherwise permitted by law; and
- limit employees' access to nonpublic personal information to those who need it in order to perform their jobs and who are trained in the proper handling of personal information.

We are providing you with the following summary of the kinds of information that Security Life or its agents may collect, what is done with information after it is collected, and how you can find out about information, if any, that we have about you in our records.

What kind of information do we collect about you and from whom?

We get most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone or mail to obtain additional information. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage from outside sources, such as medical records, credit reports, court records or other public records. We also might obtain information from third parties that you disclose on your application, such as other insurance companies or financial institutions.

What do we do with the information collected about you?

Information that has been collected about you may be contained in our policy records and/or in your agent's files. We review it in evaluating your request for insurance coverage and in determining your rates. We will also refer to and use information in our policy records for purposes related to issuing and servicing insurance policies and settling claims. Your agent may

use information about you in his/her files for insurance marketing purposes or to help you with your overall insurance program.

We will not disclose information about you to others without your written consent unless the disclosure is necessary to conduct our business. By law, we are also permitted to share information about you without prior permission under certain circumstances to certain persons and organizations such as:

- our affiliated insurance companies;
- your agent or broker;
- parties who perform a business, professional or insurance function for our company, including reinsurance companies and administrators;
- businesses that conduct actuarial or underwriting studies;
- other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy, or claim involving you;
- insurance support organizations which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims; and
- insurance regulatory or law-enforcement agencies in connection with the regulation of our business.

Should you cease to be one of our policyholders or after your claim is settled, it is our policy to archive your information for a period of 10 years. At any time, you have the right to remove yourself from our databases by contacting us in writing.

How do we protect the confidentiality of information about you?

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain safeguards in order to guard your nonpublic personal information. Confidentiality agreements are obtained from third-party vendors where services they perform for us in connection with our normal business operation may give them access to nonpublic information. Finally, Security Life educates its employees regarding privacy so that they know about its importance.

How can you find out about information we have about you?

You have the right to know what kind of information we keep in our files about you, to have reasonable access to it and receive a copy. Write to us if you have questions about information that you would like to receive. When you write us, please provide your complete name, address, type of policy and policy number that was issued or applied for with us and identify the information you seek. You may write to us at: Security Life Insurance Company of America, Attention: Privacy Coordinator, 10901 Red Circle Dr, Minnetonka, MN 55343-9137.