

PRIVACY NOTICE

Our goal is to respect your privacy and maintain your trust. This Notice will help you to understand the steps we take to protect your privacy.

Information About Our Privacy Notice

This Notice is being given to you as required by federal and state laws. It is meant to inform you about the personal data that we collect. It also explains how we may share your data with our Affiliated and Non-Affiliated Parties.

We will only share your personal data as allowed by federal and state laws, and as permitted by this Notice. This Notice applies to both our current and former customers. Any rights you have in this Notice are not limited by our standard privacy notice.

Data We Collect and How We Collect It

We collect your personal data to provide services and to help us meet your needs. The types of personal data we collect, and how we collect it, are set forth below.

Personal data includes any identifying information, such as:

- Name, address, e-mail address, and telephone number;
- Age, health, medical records, marital status, occupation, social security number, assets, income, and beneficiaries;
- Claim history, policy coverage, policy payment history, and other account information; and
- Credit standing, credit score, avocations, driving records, and personal characteristics.

We collect your personal data from:

- You in person, by telephone, or over the Internet;
- Forms you submit to us, such as applications, claim forms, or policy changes;
- From consumer reporting agencies, MIB, Inc., medical providers, other insurers and non-affiliated third parties; and
- From others when verifying information, investigating claims or preventing fraud.

Information obtained from a report prepared by an insurance support organization may be retained by that organization. They may disclose such information to other parties.

Protecting Your Personal Data

We take your privacy seriously. We protect your personal data. We have physical, electronic and procedural security measures in place that meet or exceed federal standards for protecting your personal data.

Access to your personal data is limited to our employees, contractors, and agents who must have such access to provide products or services to you. They are required to keep such data safe and secure. They are not permitted to use your personal data for any purpose other than that for which it was given.

We also require companies that work with us to protect your personal data. They may use it to provide the services we ask them to perform for us and to complete transactions requested by you.

How We Use and Disclose Personal Data

Except as provided in this Notice, we do not share your personal data with anyone.

We use or share it for purposes of underwriting insurance, re-insurance, policy and claims administration, marketing purposes and as otherwise required or authorized by applicable law and regulation. We do not share your medical information, except to the extent we are required or permitted to under federal or state law.

We may share the personal data we collect with the following:

- Insurance companies, insurance agents or brokers, or credit reporting agencies who:
 - a. service and maintain your policy; or
 - b. process your transactions.
- Courts, or governmental, regulatory, and other administrative bodies when there is a lawful request;
- Law enforcement to protect against fraud or unauthorized transactions;
- Others with whom you ask that we share;
- As otherwise allowed by law, and
- With unaffiliated financial and nonfinancial companies to market or offer financial products or services or other professional or consumer products or services that may be of interest to you. We will not share your medical information for marketing purposes.

Privacy Preferences

You may request that we do not share your personal data with unaffiliated companies for marketing purposes.

To limit our sharing for these purposes, please have your policy number and:

- visit us online at: <https://www.mycentrian.com/privacy> or
- call us at: (800) 315-0552; and
- for California residents only, please refer to the Important Privacy Choice for California Consumers document.

Your request will apply to all of the products you have with us. If there is more than one owner of any insurance product or service, any one of you may request that we not share information on behalf of yourself and the other owners.

We will honor your request for as long as you are our customer and for as long as we keep information about you.

The process described above does not apply to residents of Minnesota, Montana, New Mexico, North Dakota and Vermont. In these states, we will not share information with unaffiliated companies for marketing purposes without first getting your authorization to do so.

We will continue to send you information about your contracts, benefits, and accounts. We may also include information about other Centrian products or services. Opting out will not affect the ability of your financial advisor, representative, or firm to recommend products or services to you. If you do not want to receive marketing email from us, you can follow the unsubscribe link provided in those emails.

Right to Access and Correct Information

You have a right to access your personal information that we collect. You may correct your personal information. To do so, contact us and request our Comprehensive Notice of Information Practices. You do not have the right to appeal any underwriting decision we make.