

## PRIVACY POLICY

Colonial Security Life Insurance Company considers the privacy of its policy holders to be of fundamental importance and has established a policy to maintain the privacy of the information you share with us.

We may collect and retain nonpublic personal information about you for various reasons, including to: process and provide products and services to you; help serve your financial needs; provide customer service; develop and offer new products or services; and fulfill legal and regulatory requirements. The information may include:

- Information provided on applications and related forms and otherwise provided by you such as: name, address, phone number, social security number, drivers license number, date of birth, and income;
- An address we receive from a third party when you have moved;
- Responses from your employer, benefit plan sponsor or association regarding any products or services we may provide such as: name, address, phone number, social security number, and date of birth;
- Third party reports, such as consumer credit history, motor vehicle records, demographic and/or medical information, to the extent relevant to your product or service;
- Information regarding your relationships with us, such as products or services purchased, and account/policy status may be obtained in writing, during telephone or internet transactions or form data gathering software used when accessing our website.

We have implemented standards and processes, including physical, electronic and procedural safeguards that comply with federal standard, to guard and protect your nonpublic personal information. We restrict access to your nonpublic personal information to authorized employees, representatives or agents who may need to do their jobs. In that regard, the agent or representative with whom you work to obtain our products or services may use the personal information about you in his or her own files to advise you of other products or to help you with overall financial strategy. When we share personal information with companies working on your behalf, we protect that information where required by federal law with a confidentiality agreement.

While we do not sell any information to any third parties, as permitted by law, we occasionally disclose nonpublic personal information about you to third parties. Some examples of parties to whom we may disclose your nonpublic personal information, without you authorization, include:

- People or organizations hired to effect, administer or enforce a transaction that you request or authorize;
- People or organizations that perform services for us in connection with servicing or processing an insurance product or service that you request or authorize, maintaining or services you policy/account(s) (including disclosing your name and address to companies that mail policy-related materials), or obtaining reinsurance or stop loss or excess loss insurance;
- Financial services and other organizations with which we have joint marketing agreements, as well as vendors and others that provide services and functions (including actuarial and market research and studies) on our behalf;
- People, organizations and regulatory and law enforcement authorities to protect the confidentiality or security of our records pertaining to our customers, services, products or transactions; to protect against or prevent actual or potential fraud or unauthorized transactions; for required institutional risk control or for resolving consumer disputes or inquiries;

- Independent claims adjusters who are handling a claim involving you or your policy;
- Insurance rate advisory organizations, guaranty funds or agencies, agencies that are rating us, persons assessing our compliance with industry standards and/or attorneys, accountants and auditors;
- Consumer reporting agencies in accordance with the federal Fair Credit Reporting Act;
- People, organizations and regulatory and law enforcement authorities to comply with laws, rules and other legal requirements; to comply with a properly authorized civil, criminal or regulatory investigation, or subpoena or summons by federal, state or local authorities; to respond to judicial process or government regulatory authorities having jurisdiction over a licensee for examination, compliance or other purpose as authorized by law.

Note that in each case where information is shared with third parties, they are not permitted to use the information for any purpose other than to assist our servicing of your policy/account(s) or as permitted by law.

If your policy/account(s) are cancelled or terminated, or if we lose contact with you, we will continue to share information in connection with our current privacy policy and practices.

You will be advised of any changes to this privacy policy as long as you maintain an ongoing relationship with us.

If you would like to learn more or have any questions, please call us at 1-800-627-9507.