

NOTICE OF INFORMATION PRACTICES

Thank you for your application. It will be the major source of information about you used to underwrite your application for insurance.

We may also: (a) collect or verify information from other sources; and (b) ask a consumer reporting agency to collect information and submit a report to us. Such information as well as other personal or privileged information subsequently collected by the insurance institution or insurance representative may in certain circumstances be disclosed to a third party without authorization. Consumer reports are a usual part of the process of evaluating risks for life and health insurance.

You may request in writing to be informed as to whether a consumer report was prepared. The name and address of the reporting agency that prepared any report will be given to you. You may obtain a copy of the report from that agency. If information from a consumer report has an adverse effect on our underwriting decision, we will notify you. We will also furnish the name and address of the reporting agency. You may discuss the matter with that agency if you wish.

Information regarding your insurability will be treated as confidential. We or our reinsurers may, however, make a brief report to the MIB, Inc., formerly known as the Medical Information Bureau. The MIB is a non-profit membership organization of insurance companies. The MIB operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

On receipt of a request from you, the MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the MIB's file, you may contact the MIB and seek correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734. Their public website is www.mib.com and their telephone number is (866) 692-6901 TTY (866) 346-3642. You may email the MIB at infoline@mib.com, privacy@mib.com and canada_disclosure@mib.com.

You have the right of access to all personal information collected about you. You also have the right to request a correction of any information you feel is inaccurate. In the event of an adverse underwriting decision, we will either (a) provide you with the specific reason for the adverse underwriting decision in writing, or (b) advise you that upon written request, you have the right to receive the specific reason in writing.

If you wish to have a more detailed description of our information practices, send a written request to our Home Office at the address shown above.