

** This privacy notice is being provided on behalf of our affiliates. It is not a comprehensive list of all affiliates of the Global Bankers Insurance Group.*

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| FACTS | WHAT DOES GLOBAL BANKERS INSURANCE GROUP WHICH INCLUDES THE FAMILY OF INSURANCE COMPANIES, COLORADO BANKERS LIFE INSURANCE COMPANY, BANKERS LIFE INSURANCE COMPANY, AND SOUTHLAND NATIONAL INSURANCE CORPORATION DO WITH YOUR PERSONAL INFORMATION? |
| Why? | 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. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and payment history ▪ Transaction history and employment information ▪ Medical information and insurance claim history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Global Bankers chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does GLOBAL BANKERS share? | Can you limit this sharing? |
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| For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes- to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes- information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes- information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

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| Questions | Go to www.globalbankers.com |
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| Who we are | |
| Who is providing this notice? | <i>Global Bankers Insurance Group is providing this privacy notice on behalf of its affiliates: Colorado Bankers Life Insurance Company, Bankers Life Insurance Company, and Southland National Insurance Corporation</i> |
| What we do | |
| How does Global Bankers protect my personal information? | 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. Access to your information is limited to employees who need it in their jobs. If a company working for us has access, it is required to protect it. |

Products and services are underwritten and/or provided by affiliates of Global Bankers Insurance Group (Home Office / Administrative Office: 2327 Englert Drive, Durham, NC). Products and services may not be available in all states.

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| How does GLOBAL BANKERS collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for, or request a change on, insurance or pay insurance premiums ▪ file an insurance claim or provide employment information ▪ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes-information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

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| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ Colorado Bankers Life Insurance Company, Bankers Life Insurance Company, and Southland National Insurance Corporation. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Global Bankers Insurance Group does not share with nonaffiliates so they can market to you. |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include categories of companies such as insurance companies and brokers. |

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| Other important information | |
| <p>For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NC, NJ, NV, OH, OR and VA only: The term "information" as used in this part means personal information that is obtained in an insurance transaction. We may give your information to government officials, including insurance officials, law enforcement, or to auditors, or as you may authorize, or as the law allows or requires. We may give your information to insurance support entities that may keep it or give it to others. We may share medical information and other information so we can learn if you qualify for coverage, to process claims, or to prevent fraud, or if you authorize us to do so.</p> <p>To see your information, write to Global Bankers Insurance Group, Administrative Office, 2327 Englert Drive, Durham, NC 27713. You must state your full name, address, the name of the insurance company, policy number (if applicable) and the information you want. If you think any information we have is wrong, you may ask us to correct it. We then will let you know what actions we will take. If you do not agree with the actions we take, you may send us a concise statement explaining the basis for your concern or dispute about the information, and we will place that statement in our file with the information.</p> <p>For California Insurance Customers only: We will share information about you only as permitted by California law. We will not share personal information we collect about you with affiliated or nonaffiliated third parties except if permitted by law, or with your consent, or to the extent necessary to administer your insurance coverage.</p> <p>For MA Insurance Customers only: You may ask in writing for the specific reasons we made an adverse underwriting decision.</p> <p>For VT Insurance Customers only: We will share information about you only as permitted by Vermont law. We will not share personal information we collect about you with affiliated or nonaffiliated third parties except if permitted by law, or with your consent, or to the extent necessary to administer your insurance coverage.</p> | |