

# PRIVACY NOTICE

<b>FACTS</b>	<b>WHAT DOES INDEPENDENT LIFE INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend upon the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number</li> <li>▪ Transaction history and payment history</li> <li>▪ Medical information</li> <li>▪ Checking Account information</li> </ul>
<b>How?</b>	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 Independent Life chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Independent Life share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call toll free (800) 793-0848
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Who we are	
Who is providing this notice?	This notice is provided by Independent Life Insurance Company.
What we do	
How does Independent Life protect my personal information?	<p>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.</p> <p>Access to your information is restricted to those employees who need to know that information as part of their job, to provide products and to service your account.</p>
How does Independent Life collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ provide account information</li> <li>▪ give us your contact information</li> <li>▪ tell us who receives the money</li> <li>▪ tell us where to send the money</li> <li>▪ show us your government-issued ID or Driver's License</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies, but only as needed to service and manage your relationship.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with the Independent Life name and non-financial companies such as Independent Assignment Company and Delta Company of Insurance Services, Inc.</i></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Independent Life does not share with non-affiliates so they can market to you</i></li> </ul>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Independent Life does not jointly market</i></li> </ul>