

## GUARANTEE TRUST LIFE INSURANCE COMPANY PRIVACY NOTICE

At Guarantee Trust Life Insurance Company (GTL) we know the importance of an individual's right to privacy. That's why protecting the information that personally identifies you, our valued policyholder, is high priority and a matter we take very seriously.

Our primary goal is, and will continue to be, providing you with competitive, fairly-priced, and exceptional quality insurance products to meet the long-term financial needs of you and your loved ones. From life insurance to health insurance, getting you the protection you need is not just a job to us. It is a privilege.

While the personal, financial and medical information you share with us (from applying for coverage, to filing a claim) is the cornerstone to providing you with the high-quality insurance protection and service you've come to know and expect, we want to assure you that information, unique to you, is kept secure, confidential and used expressly for the purpose of conducting our insurance relationship with you. Remember, protecting your privacy is not only our priority...it's our promise to you.

The following is a summary of our privacy policy and practices. It tells you about the kinds of personally identifiable information we collect, disclose or share with others.

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### **INFORMATION WE COLLECT AND SOURCES OF INFORMATION**

In order for GTL to provide and administer the insurance products we offer, we collect personal information about you. Some of the information we collect about you is "nonpublic." The nonpublic personal information we collect is obtained from the following sources:

- Information we receive from you on your application for insurance or other forms (*such as your name, address, telephone number, age, social security number, and beneficiary designation.*)
- Information about your transactions with us and our affiliates (*such as the type of insurance product you buy, the premium you pay, the method of purchase, and your payment history.*)
- Information we receive from third party reports, (*such as consumer-reporting/credit agencies, motor vehicle records, and medical information. All medical information we receive is subject to the Medical Confidentiality rules described below.*)

### **INFORMATION WE DISCLOSE**

GTL does not disclose any nonpublic personal information about our policyholders or former policyholders to anyone without providing notice of your rights to either opt out or opt in the sharing of personal information, except as permitted or required by law.

We may also disclose all of the information we collect, as described above, with the following:

- Affiliates – We may share information with our affiliates. Our affiliates offer products and services that may complement your insurance purchase and we believe may be of interest to you.
- Service Providers – We may share information with companies engaged to perform services on our behalf, such as third party administrators and vendors hired to effect, administer or enforce a transaction that you request or authorize; to develop or maintain computer software; or to perform market research.
- Joint Marketing – We may share information with companies that perform marketing services on our behalf or to other financial institutions with which we have a joint marketing agreement.

### **MEDICAL CONFIDENTIALITY**

Your medical information is kept confidential. We will not use or share, internally or with third parties, your medical information except for the purposes of:

- Underwriting;
- Administering your policy or claim;
- As permitted or required by law; or
- As authorized by you.

### **SECURITY AND CONFIDENTIALITY OF YOUR INFORMATION**

We restrict access to nonpublic personal information about you to those employees (or people working on our behalf under confidentiality agreements) who need to know the information in order to provide products and services to you. We also maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**G•T•L**

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