

ONLINE PRIVACY POLICY

Protecting Your Privacy Is Our Priority

One of the unfortunate by-products of the fast-paced, computerized society we live in today is the worry of personal information getting into the hands of people and/or organizations who might abuse it.

For example, when you give your credit card number, your social security number, or your personal financial information to another person or to a Web site address, the thought may cross your mind that the personal information you are providing could end up in the wrong hands.

United Home Life Insurance Company and United Farm Family Life Insurance Company (collectively, "the Company"), are dedicated to providing insurance and financial products and services that help protect you and your family. Just as important is the protection of your privacy and the safeguarding of the information that you voluntarily provide to us.

In order to give you the best possible service, we occasionally have a need to ask you for personal information. This Privacy Notice is intended to let you know how we collect, use, and safeguard information about you.

The Information We Collect

The Company must collect a certain amount of information to provide customer service, offer new insurance and financial products or services, evaluate benefits and claims, administer our products, fulfill legal and regulatory requirements, and help prevent fraud and identity theft. The type of information we collect may vary depending on the type of policy or coverage you buy, but may include:

- Information we receive from you on applications or other forms, such as your name, address, date of birth, Social Security number, driver's license number, financial information, health history, and driving history.
- Information about your transactions with us, our affiliates or others, such as what products you purchased, cash value balances, payment history, and claims history.
- Information we receive from consumer reporting agencies, such as your creditworthiness and credit history, and from other sources, such as motor vehicle reports or medical information.

The Information We Disclose

The Company acknowledges the importance of protecting customer information; however, we may find it necessary in the course of our business to disclose information we collect about you, as described above, in some or all of the following circumstances:

- We may share information with our affiliates to enable them to provide customer service or account maintenance, or to tell you about other products or services that might be useful or beneficial to you.
- We may share information with non-affiliated third parties, as permitted by law, who assist us by performing services or functions on our behalf, such as agents, brokers, insurance companies, administrators, and service providers.
- We may share information with other financial service companies, such as banks, insurance companies, and insurance brokers, with whom we have written joint marketing agreements.
- We may share information with affiliated or non-affiliated third parties as permitted or required by law, such as for fraud prevention efforts or to respond to a subpoena.

How We Protect Your Information

We restrict access to your information to those employees who need to know that information to provide insurance and financial products and services to you, such as to underwrite a policy, pay benefits or claims, or service a customer request. We maintain physical, electronic, and procedural safeguards to protect your personal information. If you end your relationship with the Company, we will continue to treat and safeguard your information as described in this Notice.

Because we do not sell your personal information, and share it only under limited circumstances with those who need to know that information to assist us in providing insurance and financial products and services to you, there is no need for an "opt-out" process in the Company privacy system.