

Privacy Notice To Our Customers

National Life Insurance Company Privacy Policy

We feel it is crucial that we protect the privacy of information you share with us. When you purchased a product from National Life Insurance Company, you entered into a relationship that is built upon – and largely dependent upon – mutual trust. We strive to always be worthy of that trust. Maintenance of our privacy practices and policies is a critical component of that resolve.

Why and How We Collect Information

In the conduct of our business with you, we often need to collect what is known as “non-public personal information.”

This is information about you that we obtain in connection with providing a financial product or service to you. We may need this in order to:

1. consider a request for insurance or other products or services;
2. evaluate claims;
3. administer our products or services; or
4. process transactions you have asked for.

We get most non-public personal information about our customers directly from them. The information you give us when you apply for a product or service from National Life Insurance Company generally provides what we need to transact the business you have authorized.

We may collect non-public personal information about you from:

1. Applications or other forms (name, address, Social Security number, assets and income, job status, date of birth);
2. Your transactions with us, our affiliates, or with others, such as:
 - ~ account activity;
 - ~ payment history; and
 - ~ products and services bought;
3. Consumer reporting agencies and verification services;
4. Visits to our web sites, including data from online forms and collection devices known as “cookies”;
5. With respect to life insurance policies, we may also collect medical, health, avocation and other personal information from:
 - ~ applications;
 - ~ doctors and other health care providers;
 - ~ the Medical Information Bureau; and
 - ~ hospitals and other third parties.

We may also ask you for additional financial data in order to help determine how to best meet your financial goals.

How We Protect Information

We have strong safeguards to protect what you have shared with us. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information. All employees are required to comply with our privacy procedures and policies.

We hold as completely confidential any non-public personal information provided to any associate of National Life Insurance Company in the course of a business transaction.

We may disclose information described above to our affiliates as needed in order to provide services to our customers or administer our business. Affiliated companies within the National Life Group are committed to protecting the privacy of our customers’ non-public personal information. In addition, we may disclose parts of this information to third parties with whom we contract for administrative support and services, as permitted by law. We will contractually require these service providers to protect your information under the same high standards we follow.

We also may disclose information at times to government agencies and law enforcement officials (for example, to help prevent fraud or as may be required by law).

Our Commitment to Confidentiality

Except as otherwise authorized by you or permitted by law:

- ~ We will not sell non-public personal information about you, our customers or former customers, nor will we disclose it to anyone, unless we obtained your permission through disclosures or agreements.
- ~ We restrict access to non-public personal information to those on our staff who need to know in order to provide products or services to you.
- ~ We will disclose your consumer report information only if its disclosure is required in connection with a product or service you asked for.
- ~ We will use or share medical information we have received about you only for underwriting reasons.

If you decide to close your accounts or become an inactive customer, we will continue to adhere to the policies and practices described in this notice.

National Life Insurance Company has a long history of appropriately handling confidential information. We are committed to ensuring your privacy by maintaining the highest standards for protecting the information you share with us.

This Privacy Notice applies to all of the policies and contracts held or serviced by National Life Insurance Company.

