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MIB NOTICE OF DISCLOSURE OF INFORMATION

Information given in your application may be made available to other insurance companies to which you make application for life or health insurance coverage or to which a claim is submitted.

Information regarding your insurability will be treated as confidential except that North American Company for Life and Health Insurance may make a brief report to the Medical Information Bureau, a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. On request by another member insurance company to which you have applied for life or health insurance, or to which a claim is submitted, the Bureau will supply such company with the information it may have in its files. The Company may also release information in its files to its reinsurers and to other life insurance companies to which you may apply for life or health insurance, or to which a claim is submitted.

On receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. Medical information will only be disclosed to your attending physician. If you question the accuracy of information in the Bureau's file you may seek correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston MA 02112, telephone 617/426-3660.

RETAIN THIS NOTICE FOR YOUR RECORDS

NOTICE AS REQUIRED UNDER THE FAIR CREDIT REPORTING ACT(S): Federal law requires you to be advised that in connection with your application for insurance, an investigative consumer report may be requested for the preparation of a report whereby information is obtained through personal interviews with your neighbors, friends or others with whom you are acquainted or who may have knowledge of any such information. Such reports are usually part of the process of evaluating risks for life and health insurance. Inquiry may be made into your character, general reputation, personal characteristics and mode of living. It is possible that a representative of a firm employed to make such reports may call on you in person. You have the right to make a written request to be informed as to whether or not such consumer report was requested, and if such report was requested, the name and address of the consumer reporting agency to whom the request was made. You may receive a copy of this report by contacting such agency.