

NORTH AMERICAN COMPANY'S PRIVACY NOTICE

North American Company for Life and Health Insurance (NACOLAH) is committed to protecting the confidentiality and security of your personal non-public information. We want you to know how we collect, use and protect this important information.

Why We Need Personal Information From You

We need to collect personal non-public information from you in order to provide you insurance products and services.

Personal Information We Collect

Personal information that we may collect about you includes your name, address, age, social security number, financial and credit history, health, employment, hobbies and similar matters. We will maintain physical and electronic safeguards to protect that information.

Examples of Sources We Use to Collect Personal Information

Most of the information we collect about you comes from you on the completed application for insurance or claim form. We may also obtain information from affiliated third parties, which may include the Medical Information Bureau, paramedical examiners, agents, employers, other insurers, healthcare providers and consumer reporting agencies.

How We Use and Disclose Your Personal Information

We limit the collection and use of personal information to the extent required to issue and service your policy or claim. We will not share personal information outside the NACOLAH for any purpose other than for the underwriting or administration of your policy or for marketing additional NACOLAH products, unless the disclosure has been authorized by you or is permitted or required by law. Your personal information may be disclosed to other entities that provide business services to us related to our transactions with you, such as reinsurers or third party administrators, if any. Whenever we retain other organizations to provide support services on behalf of NACOLAH, we will require them to protect your personal information. We may disclose your personal information if required or permitted by law, a government agency or court order.

How We Protect Your Personal Information

We will protect all of your personal information and we will restrict access to your personal information by maintaining physical, electronic and procedural safeguards. We will restrict access to your personal information and only allow disclosures to persons who must use it to provide insurance products and services to you.

Keeping You Up-to-Date With Our Privacy Policy

We will notify you in writing if we make any material changes in our Privacy Policy. Above all, we value your trust and confidence in our ability to manage and protect your important personal information. You have the right to access and seek correction to your information. If you have any questions about accessing or correcting your information, please direct them to the address below.

We value you as a customer. Thank you for choosing:



**Please direct any questions about our Privacy Notice to:
Compliance
One Sammons Plaza
Sioux Falls, SD 57193**