



FACTS	WHAT DOES CAIC DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your nonpublic personal information (NPI). Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your NPI. Please read this notice carefully to understand what we do.
What?	The types of NPI we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and salary data ▪ Financial and health information ▪ Claims and payment information ▪ Information from insurance support organizations (Note: Information from a report prepared by an insurance support organization may be retained by that organization and disclosed to other persons.)
How?	All financial companies need to share customers' NPI to run their everyday business. In the section below, we list the reasons financial companies can share their customers' NPI; the reasons CAIC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CAIC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes, see "To limit our sharing" below
For nonaffiliates to market to you	No	We don't share

Aflac does not sell, rent, lease, or otherwise disclose NPI of its customers for purposes unrelated to CAIC products and services.

To limit our sharing	<p>To advise us of your affiliate marketing preference you can:</p> <ul style="list-style-type: none"> ▪ Call 1-866-849-0011 — our representatives will assist you with your choice. Please have your certificate number available when you call. ▪ Visit us online at www.caicworksite.com – search "Affiliate Marketing" to access and complete a copy of our affiliate marketing opt out form. <p>If you have previously opted out, your preference is already on file; you do not need to opt out again.</p> <p>Please note: If you are a new customer, we can begin sharing your NPI 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your NPI as described in this notice.</p> <p>However, you can contact us at any time to advise us of your preference.</p>
Questions?	Call 1-866-849-0011 or go to www.caicworksite.com

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Who we are	
Who is providing this notice?	Continental American Insurance Company(CAIC)
What we do	
How does CAIC protect my personal information?	CAIC and its agents safeguard customer (and former customer) NPI by: <ul style="list-style-type: none"> ▪ Maintaining administrative, technical, and physical safeguards that comply with Federal and State laws. These measures include computer safeguards and secured files and buildings. ▪ Limiting access to NPI to only those employees who need access to perform their job functions ▪ Providing privacy training and awareness to all employees
How does CAIC collect my personal information?	We collect your NPI in the following ways (including, but not limited to): <ul style="list-style-type: none"> ▪ Directly from you when applying for coverage (e.g., name, address, financial and health information) ▪ Through your transactions with CAIC or our agents (e.g., claims and payment information) ▪ Through your transactions with nonaffiliated third parties (e.g., accident reports, health and insurance application histories, health history)
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your NPI to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See <i>Other Important Information</i> below.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, and Tier One.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. CAIC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. CAIC does not have any joint marketing partners.
Other important information	
<u>Sharing Information</u>	
CAIC shares the NPI it collects about you, as described above, among CAIC, its agents, its affiliates, other insurers, insurance support organizations, and other third parties for the reasons explained above. CAIC may also disclose NPI to: (a) health care providers; (b) law enforcement agencies, other governmental agencies or authorities, or insurance regulatory authorities or agencies; (c) other parties as necessary to respond to administrative or judicial orders, search warrants, or subpoenas; (d) actuarial or health or other researchers; (e) group policyholders; (f) a party to a proposed sale, transfer, merger, or consolidation of all or a part of CAIC's business; (g) persons pursuant to the Montana Rules of Civil Procedure; and (h) you or as authorized by you.	
<u>Your Rights Under Montana Law</u>	
<p>You have the right to access recorded NPI about you (except information relating to a claim or to a civil or criminal proceeding involving you) that is in our files and that we can locate within reason. If the information disclosed was not medical information, we will tell you to whom we have disclosed this information within the last two years (if recorded). If the information disclosed was medical information, we will provide you with the name, address, and institutional affiliation of each person receiving or examining the medical information during the preceding three years; the date of the receipt or examination; and, to the extent practicable, a description of the information disclosed.</p> <p>If you wish, we can show you the information at our headquarters, or we will mail copies to you within 30 business days. However, we reserve the right to disclose medical information only through an approved medical professional of your choice. You may have to pay a reasonable charge to cover the cost of providing the requested information.</p> <p>You have the right to request that we correct, amend, or delete any of our information about you. Within 30 business days from our receipt of your request, we will advise you of our decision to comply or refuse the request.</p> <p>To ensure the security of information in our files, we will require positive identification before we allow access to that information. To obtain a copy of our information concerning you, send a signed, written request to CAIC, ATTN: Privacy Office, Post Office Box 427, Columbia, South Carolina 29202. Give your full name, address, telephone number, and certificate number, if a certificate has been issued, or if the certificate has not been issued, give the application date.</p>	

NOTICE OF INFORMATION PRACTICES

Montana requires insurers and agents to describe their information practices in addition to providing a Privacy Notice. There is significant overlap between the two notices, but in general our Information Practices include the following: CAIC may obtain information about you and any other persons proposed for insurance. Some of this information will come from you and some may come from other sources. That information and any other subsequent information collected by CAIC may in some circumstances be disclosed to third parties without your specific consent.

You also have the right to receive the specific reason for an adverse underwriting decision in writing. If you wish to have a more detailed explanation of our information practices required by your state, please submit a written request to: CAIC, ATTN: Privacy Office, Post Office Box 427, Columbia, South Carolina 29202.

STATE-SPECIFIC DISCLOSURES

Customer NPI shall be collected, used, and stored in accordance with applicable federal privacy laws. To the extent that the privacy laws of a Customer's state of residence are more protective of the Customer's NPI than federal privacy laws, CAIC will protect the Customer's NPI in accordance with such state law.

NOTICE OF PRIVACY PRACTICES - PROTECTED HEALTH INFORMATION

If you would like a copy of CAIC's *Notice of Privacy Practices - Protected Health Information*, issued pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), copies are available by visiting CAIC's website, www.caicworksite.com or sending a written request to: CAIC, ATTN: Privacy Office, Post Office Box 427, Columbia, South Carolina 29202.