

PRIVACY NOTICE

The Importance of Privacy

As a valued policyholder the trust that is maintained between Continental American and you is important to us. Continental American strives to maintain this trust and to safeguard your nonpublic personal information from public access. Nonpublic personal information is information about you that is not publicly available. The information that we gather and collect will be kept in a secure environment and will only be used in accordance with this privacy notice.

Please note that the following information provided is used as an example to help you better understand what the privacy notice encompasses. This is not meant to be a complete listing of our information collection, use and sharing practices. There may also be additional privacy protection in accordance with the laws of certain states, to which we will also comply. An example of this would be restriction of the type of information that a certain state will allow us to disclose, or a state may require us to provide you with additional notices.

The intent of this notice is to help you understand what type of nonpublic personal information we may collect, how we use it and how we protect your privacy. This notice is being sent to you in accordance with applicable federal and state laws.

The protection of nonpublic personal information

- Access to all nonpublic personal information is restricted only to employees, agents, representatives or third parties who need to know the information to provide products and services to our customers.
- We provide training and communications programs designed to educate employees, agents and representatives acting on our behalf, regarding how to protect and use nonpublic personal information.
- We maintain physical, electronic and procedural safeguards to protect nonpublic personal information.

The type of nonpublic personal information that Continental American collects

Continental American's employees, representatives, agents and selected third parties may collect nonpublic personal information about our customers. This information can be collected from:

- Information provided to us through the use of applications and other forms.
- Information through transactions with our company, joint ventures or third parties.
- Information from consumer reporting agencies, public record and data collection agencies.
- Information on personal health from medical reports and health care agencies. This information will be used as is appropriate in determining such issues as eligibility for coverage, processing of claims and fraud prevention. The information will be used as permitted by law and as authorized by you.

The appropriate disclosure of information to others.

Continental American can only disclose nonpublic personal information collected as is deemed appropriate by law. Personally identifiable health information will not be shared unless the customer or applicable law authorizes further sharing. By law, we are allowed to disclose this information to:

- Affiliated agents, employees, representatives and third parties that market our services and products and administer service customer accounts on our behalf; and
- Other financial institutions with which we have joint marketing agreements.
- Information can also be disclosed in response to requests from law enforcement agencies or State insurance authorities.

The Privacy Notice and its restrictions on agents and representatives

- Continental American's Privacy Notice applies, to the extent required by law, to its agents and representatives when they are acting on behalf of Continental American.
- Please note: There may be instances when these same agents and representatives may not be acting on behalf of Continental American, in which case they may collect nonpublic personal information on their own behalf or on behalf of another. In these instances, Continental American's Privacy Notice would not apply.

The right to Privacy Notice provisions

Continental American reserves the right to modify or supplement this Privacy Notice at any time, in accordance with applicable federal and state laws. You will receive appropriate notification if our Privacy Notice changes.

THIS PRIVACY NOTICE IS PROVIDED TO YOU FOR INFORMATIONAL PURPOSES ONLY. YOU DO NOT NEED TO CALL OR TAKE ANY ACTION IN RESPONSE TO THIS NOTICE. WE RECOMMEND THAT YOU READ AND RETAIN THIS NOTICE FOR YOUR PERSONAL FILES.

New Mexico and Vermont Residents Only:

Following the law of your state, we will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may write to us at: Continental American Insurance Company, P.O. Box 427, Columbia, South Carolina 29202.

Columbia, SC 29202-0427
Post Office Box 427

INSURANCE COMPANY

Continental American

