

## Online Practices and Privacy Statement

### ▪ General

This Online Practices and Privacy Statement applies to the following entities as of December 1, 2015:

- Colorado Bankers Life Insurance Company®
- Preferred Financial Corporation, LLC

Our Online Practices and Privacy Statement for our website is detailed below.

### ▪ Information Practices and Privacy

We respect the privacy of our current and prospective customers. You can view our privacy practices at: [General Customer Privacy Notice](#).

You can visit us on our public website without sharing information about yourself. We do not collect your personally identifiable information, such as your name, street address, email address, telephone number and/or social security number, unless you willingly provide it to us.

This website does not use session or persistent cookies to gather non-personally identifiable information about site visitors. A session cookie is a small text file that is sent to your browser when you access a website and is then stored temporarily in memory. Persistent cookies are generally sent to and saved on your computer when you submit information on a website. This cookie will prevent you from again being asked to complete the same information when you revisit the website.

We use encryption on certain areas of our website, and on other areas, we do not use encryption. Please use your best judgment when sending confidential and/or personal information via the internet or email. An email may be copied, altered, or destroyed. Some networks may use a secure website to protect your privacy, while others may not.

If you have personal or confidential information to relay to our company that you do not want to relay over the internet or via email, you may do so by postal mail at the address given below, or you may call our Customer Service team at 800.367.7814.

Colorado Bankers Life Insurance Company  
Main Administrative Office  
2327 Englert Drive  
Durham, NC 27713

We preserve your email address, the content of your email, and our response so we can address your needs and to comply with all applicable state and federal laws.

### ▪ Hyperlinks

As to any hyperlinks or links to and from other Internet sites on this site, those other Internet sites may have different online privacy practices from our website. This Online Privacy Statement applies only to our site. We recommend that you review the practices published for any other Internet sites you may visit.

### ▪ Minors

Be aware that our website is not intended to be used by minors.

- **Disclaimer and changes to this Statement**

We reserve the right to change or update our site and all the representations and information in it. Our representations in this disclaimer do not create any contractual or legal rights by another party against us. Users of this site must accept that we have no liability, except to the extent mandated by law, with respect to any actions taken as a result of or in connection with viewing any information contained on the Web site.

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