

General Customer Privacy Notice

▪ General

We are providing this notice so you can understand how we protect your personal information. No action is required on your part.

Our policy is to maintain the confidentiality of your personal data we have received in administering your insurance with us and providing service to you.

We do not sell or rent your name or your records to any other organization or business concern.

▪ Information That May Be Collected

We receive personal information from you on insurance and annuity applications, claim forms, and other forms. In addition, we may receive information from your health care providers in the process of managing insurance transactions involving you. We also may receive and retain personal information from transactions with us, our affiliates, and certain third parties with whom we have service or joint marketing agreements. These third parties may include our reinsurers, insurance administrators, consultants, medical information bureaus, and other insurers with whom we do business.

Generally, we receive personal information by telephone, in writing or online. This includes information about your policies, premiums, and claims.

▪ Confidentiality and Security

We have adopted policies, rules, procedures and technical measures to protect the confidentiality of personal information and data we have under our control. To accomplish this, we maintain physical, electronic, and procedural safeguards to protect personal data from unauthorized access and unanticipated threats or hazards.

▪ Information We May Disclose

We regard personal information as confidential. We limit the disclosure of your personal information to those situations allowed or required by law, or if you tell us we can do so. We confine what we disclose to only what is necessary to administer your insurance and annuity products, to effect transactions made in the ordinary course of our business, to provide you service, and to pay claims.

We may provide personal information to our affiliates, agents, joint marketing partners, and certain third parties such as insurance administrators, reinsurers, consultants, and regulatory or governmental authorities. As such, we work with our affiliates and outside firms to help with administrative and other insurance services and marketing. As permitted by law, these affiliates and firms may use certain identifying and medical information. Our affiliates are subject to the same policies regarding privacy of your information as we are.

We ask our vendors and third party administrators to pledge to maintain the confidentiality of your personal information and abide by all applicable privacy laws. By law these firms are prohibited from using or disclosing personal information given from us for any purpose other than the work they are performing for us or as required by law.

▪ Independent Insurance Agents

The independent insurance agents authorized to sell our products are not our employees. Since these agents are subject to the same privacy laws that govern us, these agents may have privacy obligations to you that are independent of ours.

▪ **Further Information**

You have the right to receive access to documented personal information in our possession or control, to request correction if you believe the information to be inaccurate, and to add a rebuttal comment to the file if you dispute what is in our file. You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless we make an independent evaluation of the underlying facts. Further, you have the right, with very narrow exceptions, not to be subjected to pretext interviews.

If you have any questions about our privacy policy, please write to us at:

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

The following is a list of entities that this notice applies to as of December 1, 2015:

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