

FACTS**WHAT DOES UNIFIED LIFE INSURANCE COMPANY (UNIFIED LIFE) DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. 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 personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and insurance claim history
- Income and checking account information
- Medical information and employment information

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Unified Life chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Unified Life share?	Can you limit this sharing?
For our everyday business purposes-- Such as to process your transactions, maintain your accounts(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	We don't share
For our affiliates' everyday business purposes— Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— Information about your creditworthiness	No	We don't share

Questions?

Call 800-237-4463 or go to www.unifiedlife.com

What we do	
How does Unified Life protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Unified Life collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Pay insurance premiums or file an insurance claim ▪ Pay us by check or provide employment information ▪ Give us your wage statements.
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 information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Unified Life has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Unified Life 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. <ul style="list-style-type: none"> ▪ Unified Life does not jointly market.

Other important information
Unified Life maintains suitable physical and electronic safeguards to protect you non public information. Our procedural safeguards are reviewed and updated annually to further ensure the security or your information. All physical and electronic files are kept in secure areas. Access to your non public information is restricted to only those employees who need access to your information in order to provide service to you. Our employees are trained annually on the importance of confidentiality and their responsibility for your privacy.