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**UNIFIED LIFE INSURANCE COMPANY**

P.O. Box 25326

Overland Park, KS 66225-5326

913-685-2233

## PRIVACY POLICY

### Collection of Nonpublic Personal Information

We collect nonpublic personal information (financial and health) about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us;
- Information we receive from a consumer reporting agency;
- Information we obtain from others in the process of verifying information you provide us; and
- Individually identifiable health information, such as your medical history when you have applied for a life insurance policy.

### Disclosure of Current and Former Customer Nonpublic Personal Information

We **will not disclose** our current and former customers' nonpublic personal information to affiliated or non-affiliated third parties, **except as permitted by law**. **To the extent permitted by law**, we **may disclose** to either affiliated or non-affiliated third parties all of the nonpublic personal financial information that we collect about our customers, as described above. **We do not sell information to either affiliated or non-affiliated parties.**

We do not internally or externally share nonpublic personal health information other than, as permitted by law, to process transactions or to provide services that you have requested. These transactions or services include, but are not limited to, underwriting life insurance policies, obtaining reinsurance on life policies, and processing claims for waiver of premium, accelerated death benefits, terminal illness benefits, death benefits or health policy benefits.

### Security to Protect the Confidentiality of Nonpublic Personal Information

We **have security practices and procedures** in place to prevent unauthorized access to your nonpublic personal information. Our practices of safeguarding your information help protect against the criminal use of the information. Our employees are bound by a Code of Conduct requiring that all information be kept in strict confidence, and they are subject to disciplinary action for violation of the Code.

We **restrict access** to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We **maintain physical, electronic and procedural safeguards** that comply with federal and state regulations to guard your nonpublic personal information.

If you have any questions about our Privacy Policy, please call toll free 1-800-237-4463.