

Teachers Protective Mutual

Life Insurance Company

Lancaster, Pennsylvania

Our Privacy Commitment to You

At Teachers Protective Mutual, we are committed to safeguarding your privacy. While the information that you share with us is critical to providing you with insurance products and customer services, you may be assured that we are committed to the goal of protecting your privacy. We are pleased to tell you that we do not sell or rent the information that you have entrusted to us to anyone.

This notice describes our current privacy policy and practices and is provided to help you understand how we protect your personal information. We will advise you of our privacy policy and practices at least once annually during the continuation of your association with Teachers Protective Mutual.

CONFIDENTIALITY AND SECURITY

We maintain policies and procedures to protect the confidentiality of your information throughout your relationship with Teachers Protective Mutual. We restrict access to your information to those employees and representatives having a business need for such information. In addition, we maintain physical, electronic and procedural safeguards to guard against unauthorized access to your nonpublic, personal information.

INFORMATION WE MAY COLLECT AND USE

We collect personal information about you in order to provide, administer and service insurance products. The type of information we may collect includes identifying information such as your name, address, social security number, telephone number and date of birth. Depending on the products and services you are interested in, we may collect information from your employer to establish your eligibility for group insurance participation such as name, social security number, age, income, marital status and dependent information.

We may gather information from you in your application or claim forms for benefits, electronically, by telephone and in writing. We may also acquire information from other sources, such as medical professionals and consumer reporting agencies. While most information is collected at the time of application or claim, additional information may be required if you request changes to your benefits or other service. We also maintain personal information from your transactions with us, such as information about your insurance policies, premiums and claim.

CONFIDENTIALITY OF MEDICAL INFORMATION

We appreciate your concern about the privacy of your medical information. We assure you that we do not sell or rent your personally identifiable medical information to anyone, nor do we disclose it to others for marketing purposes. We only use and share personally identifiable medical information for underwriting insurance, administering your policy or claim and other purposes permitted by law, such as disclosures to insurance regulatory authorities, or in response to legal process. You have the right to request access to, and/or correction of recorded personal information.

INFORMATION WE MAY DISCLOSE

We regard all of your personal information as confidential. However, in conducting our business there are circumstances in which we may disclose information we have about you to other parties. These disclosures are made as permitted by law to our reinsurers, administrators, consultants and regulatory or governmental authorities. In addition, your Teachers Protective Mutual Representative*, and others assisting your Representative, have access to the personal information needed to provide service to you. They may also use this information to advise you of additional products and services offered by Teachers Protective Mutual.

We expect other parties that we hire to help us conduct our business to maintain the confidentiality of your personal information and to abide by all applicable privacy laws and standards. We do not authorize them to use or disclose your personal information for any purpose other than the work that they perform on our behalf or as required by law.

We do not sell or rent, and other than as previously noted, we do not disclose any of your personal information. If your relationship with Teachers Protective Mutual ends, we will continue to limit disclosures of your personal information in accordance with our privacy practices and policy just as we do for those with a continuing relationship with us.

*Representatives are those individuals authorized to sell and service insurance products for Teachers Protective Mutual Life Insurance Company.

Direct Inquiries to: Privacy Notice-Teachers Protective Mutual Life Insurance Company,
P O Box 597 Lancaster, PA 17608-0597