

Stonebridge Life Insurance Company

Privacy Practices Notice

NOTICE OF PRIVACY POLICY

Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use nonpublic personal information in order to provide our customers with a broad range of financial products and services. We treat your information with the utmost respect and in accordance with our Privacy Policy.

What Information We Collect and From Whom We Collect It

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from third parties. Examples are other financial institutions, membership associations, consumer reporting agencies, Medical Information Bureau and other support organizations.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. [Montana law also includes your name, address and medical record information but not privileged information.] This information may be collected in person, by mail, fax, or by other electronic means as permitted by law or as expressly authorized by you.

What Information We Disclose and To Whom We Disclose It

We may disclose nonpublic personal information we collect to:

- Persons or companies that perform services on our behalf;
- Other financial institutions with which we have joint marketing agreements as permitted by law. This includes your name, contact information, policy coverage and information about your transactions with us or our affiliates.
- Credit reporting agencies and the Medical Information Bureau.
- Other insurance support organizations for use in connection with an insurance transaction or to prevent fraud.

We do not disclose any nonpublic personal information about you to either our “affiliates” or non-affiliates, except as permitted or required by law. Our “affiliates” are companies with which we share common ownership. They offer life and health insurance and pension and savings products.

Nonpublic personal information about you that we obtain from a report prepared by an insurance support organization may be retained by that organization and disclosed to other persons. [Montana law requires that if we collect medical record information during the application process and later disclose it for any reason, you are entitled to receive, upon written request, a record of any such disclosure.]

Your Right to Verify Accuracy of Information We Collect

Keeping your information accurate and up to date is very important to us. You may access and correct your nonpublic personal information. You may not access information relating to or in anticipation of a claim or a criminal or civil proceeding. If you wish to have a more detailed explanation of our information practices, please notify us.

Our Security Procedures

We restrict access to nonpublic personal information and only allow disclosures to persons and companies as permitted or required by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. Should your relationship with us end, we will maintain and only disclose your nonpublic personal information in accordance with this Privacy Policy.

We reserve the right to modify or supplement this Privacy Policy at anytime.