



PRIVACY NOTICE

AN IMPORTANT NOTICE CONCERNING MEMBER PRIVACY

In compliance with federal law and regulation, we are required to provide each member with information regarding the practices we have in place to protect the privacy of our members. This notice explains the types of data about you that we collect and disclose, with whom that data may be shared, and how we protect your data. We recognize that the protection of our members' privacy is of the utmost importance.

INFORMATION WE COLLECT

In the process of becoming our member you (or someone representing you) provided FCSLA Life with certain nonpublic personal information, such as your name, date of birth, address, marital status and Social Security number. If you have applied for life insurance, you may also have provided us with employment and medical information and may have authorized us to obtain further information concerning your health history. With your authorization, we have collected only the minimum amount of information necessary to underwrite your application.

INFORMATION SECURITY

We maintain the highest levels of confidentiality concerning your nonpublic personal information. Our employees have been trained in the careful handling and protection of such information. Only individuals who are trained to safeguard your data may use data about you. Those who use your data must follow established standards, procedures and laws. They understand that improper disclosure of nonpublic personal information is a serious matter with severe consequences. If we should find it necessary to retain another organization to assist us with our operations, we will require that it maintain the same strict standards of confidentiality as we do. In addition, we maintain physical, electronic, and procedural safeguards to protect the nonpublic financial information of our members.

INFORMATION WE DISCLOSE

We are a fraternal benefit society that has always been committed to protecting the privacy of its members. There are no affiliated financial institutions or third party affiliates which have access to your nonpublic personal information, except pursuant to your authorization. We do not share data about you with other organizations, except as permitted by law. For example, we are permitted to share data about you to (i) help us underwrite your insurance, (ii) open your account, (iii) process transactions and administer your claims, (iv) share with organizations that act for us or on our behalf, (v) comply with an inquiry by a government agency or regulator or in connection with civil or criminal litigation, or (vi) assist us in providing benefits to you as part of your membership. We will not sell any list of our members' names or addresses.

Our policy of protecting the security of nonpublic personal information also extends to certificate holders who no longer have coverage with us. Please be assured that the information in our insurance and annuity files will always be available to our members for corrections and changes when a written request is submitted.

We are pleased to have you as a member and will work diligently to maintain your trust.

Effective 2/1/2018