

MOUNTAIN LIFE INSURANCE COMPANY

Consumer Privacy Statement

Mountain Life Insurance Company (Mountain Life) takes your personal privacy seriously. When you ask us to insure your life, you trust us with your private personal information. We are committed to protecting your private information. Mountain Life does not sell information about you to anyone.

Please read the following notice and learn more about how Mountain Life collects and uses your personal information.

How we collect information about you

Personal information about you is obtained from:

- ◆ Information you provide on applications or other forms (such as your name, address, date of birth and Social Security number)
- ◆ Insurance related transactions with us or others (such as your premium payment history and claims)
- ◆ Information furnished by a consumer reporting agency (such as your credit history)
- ◆ Information supplied by your insurance agent or other financial service providers (such as assignment of your insurance benefits and other information pertaining to your account)
- ◆ Health Care Providers including but not limited to physicians, hospitals, clinics, medical practitioners and other medically related facilities (such as your medical history)
- ◆ Information furnished by the Department of Motor Vehicles (such as your driving record)

How we use information about you

We respect our customers' privacy and we do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

For example, we may share any or all of the information we have collected about you to companies that perform services on our behalf. When we make these types of disclosures it is done to underwrite your policy, process a claim or service your Mountain Life policy account. When disclosing your information, we require these companies to agree to keep it confidential and use it only for the transaction services we request.

Independent Mountain Life Agents

The independent insurance agents authorized to sell Mountain Life policies are not Mountain Life employees and are not subject to Mountain Life's Privacy Policy. Because of their business relationship with you, they often have additional personal information about you that Mountain Life does not have or receive. The independent agents may use your information differently than Mountain Life. You should inquire of your Mountain Life agent to learn more about the agent's privacy practices.

Our privacy commitment

We maintain physical, electronic, and procedural safeguards to protect your personal information within Mountain Life Insurance Company. We limit access to such information to those who need it for a legitimate business purpose such as underwriting, resolving policy questions, or processing claims. Through our Employee Confidentiality Policy, each employee agrees in writing to hold all information we collect in strict confidence and restrict the use or disclosure of such information except when authorized by you or for a permitted business purpose authorized by law.
