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## **BANNER LIFE INSURANCE COMPANY PRIVACY NOTICE**

### **Your privacy is important to us.**

Your privacy is important to us. At Banner Life Insurance Company, we understand that the information you provide to us or we collect about you is private. This privacy notice is provided to you so that you will understand what Banner Life Insurance Company does with the personal information we collect about you and the measures we take to protect your privacy.

### **Who has access to INSURANCE policy customer information?**

The information that we collect about you is used for company purposes only. Our employees, service providers, and independent agents of Banner Life Insurance Company have access to your information, and are authorized to review it, only for the purposes of carrying out their official duties and responsibilities. Our employees and independent agents are required to keep customer information confidential.

### **Who has access to ANNUITY customer information?**

The information that is provided to us is used for company purposes only. Our employees and service providers have access to your information, and are authorized to review it, only for the purposes of carrying out their official duties and responsibilities. Our employees and service providers are required to keep customer information confidential.

### **Why does Banner Life Insurance Company collect and maintain information?**

As regulated insurance carriers, Banner Life Insurance Company is required by state laws and regulations to collect and maintain certain information about our customers. The information we collect also enables us to provide you with services and products that meet your individual needs and to provide you with the high level of customer care that you have come to expect from Banner Life Insurance Company.

### **What type of information does Banner Life Insurance Company collect and maintain?**

We collect and maintain various types of information about our customers. The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Information that you submit to us, such as your name, address, telephone number, biometric information, and Social Security number.
- Information about your transactions and experiences with us, such as payment history, underwriting, claims, and account balance.
- Information from non-affiliated third parties about your medical, employment and income history; your banking relationships; your assets and liabilities and your driving record.
- Information from consumer reporting agencies such as information about your medical, income, and credit history.
- Information about you that may be derived from your visits to Banner Life Insurance Company's website ([www.bannerlife.com](http://www.bannerlife.com)) and interactions with our online advertisements, including cookies and IP addresses.

**Does Banner Life Insurance Company disclose customer information to, or share customer information with, outsiders?**

We may share customer non-public financial information within Banner Life Insurance Company. We do not share customer non-public medical information within Banner Life Insurance Company unless you expressly consent or as permitted or required by law.

As allowed by law, we may from time to time share non-public personal financial information with a non-affiliated third party that performs services or functions on our behalf. These services or functions may include underwriting, claims processing, billing, policy administration, and marketing of our own products and services; or financial products or services offered pursuant to a joint agreement between us and one or more financial institutions. We do not allow third parties performing services or functions on our behalf to use our customer information for their own marketing purposes.

We do not share information about your creditworthiness or insurability for marketing purposes within Banner Life Insurance Company. We may share information about you with consumer reporting agencies, for instance, during the underwriting process.

We handle information about former and prospective customers the same as existing customers. If our privacy policy changes in any material respect, we will notify you of such change as required by law.

**How can you contact Banner Life Insurance Company if you have privacy questions?**

If you have any questions about the privacy of your information, you can contact our Customer Service Department.

**If you have a Banner insurance policy, contact:**

Banner Customer Service  
Call toll-free: 800-638-8428  
Fax: 301-294-6960  
Hours: 8:00 a.m. - 5:00 p.m. (ET), Monday - Friday  
3275 Bennett Creek Avenue  
Frederick, Maryland 21704

**If you have a Banner retirement annuity, contact:**

Retirement Services  
Call toll-free: 800-664-6129  
Fax: 301-294-6985  
Hours: 8:00 a.m. - 6:00 p.m. (ET), Monday - Friday  
3275 Bennett Creek Avenue  
Frederick, Maryland 21704

We are in the business of maintaining long-term relationships and we know there is no quicker way to lose trust than to misuse information. We maintain physical, electronic, and procedural safeguards to protect customer information and to comply with federal and state laws. In addition, we review our policies and procedures, monitor our computer networks and test the effectiveness of our security.

**Banner Life Insurance Company**

This notice is provided by: Banner Life Insurance Company.