



# Notice of Privacy and Information Practices

Respect for our customers' privacy has long been highly valued at Baltimore Life. The trust of our customers is our most valuable asset, and the reason we are in business. We value your trust, and we want you to know about our policies and procedures for protecting the privacy of your nonpublic personal information that we collect in connection with our insurance products and services. It is important to us that you know that:

- We protect your nonpublic personal information through strong security controls for our computer systems, our offices and our employees.
- We collect only information that is needed to provide our products and services to our customers.
- We allow the release of information only when necessary to administer our products and services, and as required or permitted by law.
- We require strict privacy measures of all third parties with which we share information.

## Categories of Information We Collect

To help us deliver the products and services that you have requested, we need to collect information about you. Some of this information is nonpublic. We may collect information about you that includes:

- Information you provide when applying for coverage such as your name, address, Social Security Number, assets, income and beneficiaries;
- Information from a consumer reporting agency such as medical information or employment information; and
- Information about your transactions with us such as policy coverage, premiums and payment history

## How We Collect Information

We get most information from you or anyone you have authorized to provide the information. Information is obtained from your application for insurance, from other related forms or through a verification phone call with you. If additional information is needed, we may obtain it from your agent, other insurers, physicians, hospitals, or other medical personnel. If you authorize us to obtain information about you from consumer reports prepared by third parties, and we do request such information, you should be aware that:

- You have the right to request to be interviewed in connection with the preparation of such a report.
- Upon request, you are entitled to receive a copy of the report.
- The information obtained from the report prepared by the third party may be retained by the third party and disclosed to other persons.

## Who Has Access to Your Information

We do not share your non-public personal information with anyone except as provided in this notice. As required or permitted by law, we may share the non-public personal information we collect from you with non-affiliated third parties who perform services or functions on our behalf. These services or functions may include underwriting, re-insurance, policy & claims administration, billing as well as for marketing purposes. Third parties we may share your personal information with may include insurance companies, insurance agents, business partners, service providers, regulatory authorities, and unaffiliated financial and nonfinancial companies who offer products or services that may be of interest to you. We do not share your medical information for marketing purposes. To limit our sharing for these purposes, please have your policy number and call us at 1-800-628-5433. California residents please refer to our Important Privacy Choice for California Consumers document. For residents of Minnesota, Montana, New Mexico, North Dakota and Vermont we will not share information with unaffiliated companies for marketing purposes without first obtaining your authorization to do so.

## Access To and Correction of Your Personal Information

You have the right to correct, amend or delete personal information we may have recorded about you. To do so please write us at: The Baltimore Life Insurance Company, Customer Service Department, 10075 Red Run Boulevard, Owings Mills, MD 21117-4871. Within thirty (30) business days from the date we receive your request, we will correct, amend, or delete the disputed information, or we will notify you that we are refusing your request and give you reasons for the refusal. If we do not accept your requested modifications, you can file a statement of disagreement and your reasons, which will become part of our file.

## Change of Policy

We reserve the right to change our privacy and information practices at any time. If we make changes, you will receive a copy of our new notice. If the laws of your state offer more privacy protection and rights than federal law, we will abide by the laws of your state.

Thank you for choosing to do business with The Baltimore Life Companies. We look forward to serving you for many years to come.

### IMPORTANT NOTICE

**Baltimore Life will publish the date and time of the Annual Meeting of the Members of Baltimore Life Holdings, Inc., by March 20 on its website at [baltlife.com](http://baltlife.com).**