



# NGL Insurance Group Privacy Notice

National Guardian Life Insurance Company  
Settlers Life Insurance Company

The NGL Insurance Group is committed to protecting the privacy of the personal information we receive (“Information”) about you. By choosing to do business with us, you have placed your trust in us and we take this responsibility very seriously. This notice states our privacy practices. Our pledge to you is “your privacy is our priority.”

## Why We Collect and How We Use Information:

When you apply to any of our insurance companies - National Guardian Life Insurance Company or Settlers Life Insurance Company (the “NGL Insurance Group” or “NGL”) for any product or service, you disclose to us a certain amount of Information about yourself. We collect only Information necessary or relevant to our business. We use the Information to evaluate, process and service your request for products and services, or to offer you other products or services that we provide.

## Types of Information We Collect:

We collect most Information directly from you on applications or from other communications with you during the application process, such as name, address, age, social security number, name of beneficiary, other insurance coverage, and other Information relating to your health, finances, occupation, general reputation, avocations and other personal characteristics. We also collect Information about your transactions with us, our affiliates or others, such as the type of product you buy, your premium amount and your payment history. Additional Information is received from medical personnel, medical institutions, the Medical Information Bureau, other insurers, agents, employers, public records and consumer reporting agencies.

## How We Disclose Your Information:

Your Information as described above may be disclosed as permitted by law with our affiliates and with nonaffiliated third parties in order to evaluate, process and service your request for our products or services, to generally administer our business, to prevent fraud, for audit or research purposes, or to offer you products or services that may be of interest to you. Examples of nonaffiliated third parties with whom we may share your Information include:

- Regulatory authorities;
- Businesses that provide administrative, security, marketing or other services for us;
- Financial services companies with whom we have joint marketing agreements;
- NGL’s independent agents; and

- Reinsurance companies.

Except for the above disclosures or as authorized by you with respect to your Information, NGL does not share Information about our customers or former customers with nonaffiliated third parties. Further, when Information is disclosed to any nonaffiliated third parties, we require that they agree to our privacy standards.

## Access to and Correction of Your Information:

You have the right to access and correct your Information that we have on file. Generally, upon your written request, we will make your Information available for your review. Information collected in connection with or in anticipation of a claim or a legal proceeding need not be disclosed to you. If you notify us that your Information should be corrected, amended or deleted, we will review it. We will either make the requested change or explain our refusal to do so. If we do not make the requested change, you may submit a short written statement of dispute, which we will include in any future disclosure of Information. For a more detailed explanation of these rights to access and correction, please send us a written request.

## How We Protect Your Information:

NGL has developed strong security measures to guard the Information of our customers. We restrict access to your Information to designated personnel or service providers who administer or offer our products or services, or who may be responsible for maintaining Information security practices. We maintain physical, electronic and procedural safeguards that comply with applicable laws to protect your Information.

Please keep a copy of this notice with your important papers. Additional copies of this notice are available upon written or verbal request. This notice is also available on NGL’s website, [www.nglic.com](http://www.nglic.com).