

PRIVACY NOTICE YOUR FINANCIAL AND MEDICAL INFORMATION

Your financial security, satisfaction and privacy are very important to us. We value the continued confidence you have placed in us and, we are serious about our commitment in keeping your personal information private. This document describes how we handle your personal information and the steps that we take to protect your privacy.

Definitions

- Public Information refers to what is lawfully available to the general public from federal, state or local government records; widely distributed media; or disclosures to the general public that are required to be made by federal, state or local law.
- Non-Public Information is personally identifiable financial and medical information. It also means any list, description or other grouping of individuals and publicly available information pertaining to them that is derived from any personally identifiable information that is not publicly available.
- Consumer Reporting Agency is an entity that regularly provides reports ("Consumer Reports"), including information regarding an individual's general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties, such as the individual's business associates, family members, friends, neighbors, acquaintances or financial sources.
- "You" means any individual who obtains or has obtained a financial product or service from the Society.
- Gleaner Life Insurance Society is referred to as the "Society," "us," "we," or "our."

Collecting Information to Conduct Business

We obtain information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. The type of information that the Society collects varies according to the products you request and includes:

- Information that you provide to us in an application or other forms (name, address, Social Security number, assets and income, etc.).
- Information about your relationship with us (products or services purchased, account balances, payment history, etc.).
- Information about your transactions with us (balances, premium payments, loans, claims, etc.) or others.
- Information that we may receive from a Consumer Reporting Agency.
- Information from non-Gleaner sources (such as medical information, etc.).

Sharing Information with Others

We do not disclose any personal Nonpublic Information about you to anyone, except:

- On occasion, your name, age, place of residence, length of membership as well as your involvement in any fraternal activity with the Society may be disclosed in one of our publications (e.g. Forum Magazine), at one of our fraternal events (Family Days, etc.) or for public relations purposes (news releases, photographs, etc.). All information disclosed about you as mentioned here will be of favorable intent and will not compromise the confidentiality of your other Nonpublic Information;
- Many employers or other plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services such as a 401(k) plan, 457 plan, etc. In our business relationships with such institutions, we always honor these restrictions. If you have a relationship with the Society because of the products or services provided through an employer or other plan sponsor, we will abide by the specific privacy rules imposed by that organization;
- We will not share medical information for marketing purposes;
- As permitted by law. For example, we may disclose information in response to a subpoena, to prevent fraud or to comply with an inquiry by governmental agency or regulator; or,
- As you may authorize.

Access to your information is authorized for Gleaner purposes only

We restrict access to your personal, insurance and medical information to the Society's employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in safeguarding your personal financial and medical information.

Security Standards

We maintain physical, electronic and procedural safeguards to comply with federal and state regulations regarding the safeguarding of Nonpublic Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us at the address or telephone number on Page 2 to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and Social Security number.