

September 2017

### ***Privacy Statement***

At Modern Woodmen, earning your trust requires integrity, dependability and competence. Protecting your personal information is very important to us. We want you to know how we collect, use, safeguard and permit access to your personal information.

### **Personal Information We Collect**

There are four types of personal information we collect:

- Information we get from you on applications or other forms, such as your name, address, date of birth, phone number and e-mail address;
- Information such as your plan coverage, premiums, payment history, investment history, investment transfers and account balances that we get about your transactions with us, our affiliates (i.e., companies related to us by common ownership or control) and non-affiliates;
- Credit related information such as your creditworthiness and credit history that we get about you from credit reporting agencies and other companies we work with, and from companies who give us marketing information;
- Information from online forms that you fill out on Modern Woodmen's corporate web site and from online information collecting devices.

### **How We Use Your Information**

We ask for only the personal information necessary to deliver superior products and services to you. This information is used to provide you with the product or service you have applied for, to offer you additional products and services, to evaluate and pay claims for benefits, and to assist in managing your certificates or accounts.

### **Our Information Sharing Practices**

#### ***Within the Modern Woodmen corporate family***

- We may share information about you with our home office employees or affiliates in order to process your application or claim, administer your certificate or account, provide you with a service you request, or to administer our business.
- We may also share your information with your agent. Your agent is bound by an agency contract and our rules to abide by the Modern Woodmen privacy policy. Your agent may use your information to service your existing certificate or account or provide a service requested by you or to offer you additional products and services.

### ***Outside the Modern Woodmen corporate family***

- We may share information about you with non-affiliates (companies or persons that are not related to us by common ownership or control) in order to process your application or claim, administer your account, provide you with a service you ask for, or to administer our business. We require these non-affiliates to keep your information confidential.
- We may share the data described above with other companies that perform services for us or on our behalf. This includes firms that provide mailing or marketing services for us, or develop or maintain software for us. We contractually require any person or organization providing products or services on our behalf to protect Modern Woodmen member information.
- We may also share your information if the law permits or requires us to do so (e.g. government agencies, self-regulatory agencies, or in response to a subpoena).

### **Health Information Confidentiality**

- If the product you bought requires that we get health information about you, we ask you to complete an authorization as part of the application process. We will not disclose your health information to anyone without your authorization unless the law permits or requires us to do so.
- Our contractual relationships with health care providers, as well as state and federal laws, require the providers to keep your information confidential.

### **Former Members**

If you decide to end your relationship with the Modern Woodmen family or if your certificate becomes inactive for some other reason, we will continue to treat and safeguard your information as described in this statement.

### **Confidentiality and Security**

We use strict standards of security and confidentiality to protect personal information that we have about you. Only employees who are trained in the proper handling of your information and who must have that information to perform their jobs will be allowed to see and use your information. We have physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to keep your personal information safe.

### **Additional Information**

We hope you find this description of our informational practices informative and helpful. We take our responsibilities and your rights very seriously. If you have any further questions or wish to request additional information as provided in this Notice, please write to us or call us at:

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