

Online Privacy Policy

Texas Life Insurance Company ("Texas Life") is dedicated to helping protect you and those you love. Part of that protection includes treating the personal information we have about you as confidential. Our information practices for this web site are described below.

Your Personal Information:

When you come to a Texas Life web site, we may log your current Internet address (this is usually a temporary address assigned by your Internet service provider when you log in), the type of operating system you are using, and the type of browser software used. In addition, we may keep track of what portions of the web site you are visiting. We aggregate this information to help us create a better experience for users of our web site. For example: we may upgrade those parts of the web site that are heavily visited or optimize the web site to work more efficiently with certain operating systems. This is all done without our knowing your name or other personal identifying information. When you visit a Texas Life web site you are anonymous, unless you chose to identify yourself to us.

You are not required to provide us with personal information to use our web sites, unless expressly stated. For example, certain features may require you to submit some personal information in order for those features to function as designed. Such information might include name, address, E-mail address, and phone number. Certain of our web sites may require you to provide identifying information and use individual passwords in order to access personal information.

If you do choose to provide us with personal information, you can be assured that such information is kept in secured databases. Texas Life treats this information as confidential. However, we may disclose this information to third parties when we believe it is necessary in order for us to conduct our business, or where such disclosure is required by law. For example, we may disclose information to others to enable them to perform business services for us relating to the products and services we offer, or who help us to evaluate requests for insurance or benefits.

We do not make disclosures of personal information to other companies who intend to sell their products or services to you. For example, we will not sell your name or E-mail address to a catalog company.

Cookies:

A cookie is a small piece of information that a web site sends to your computer, which is stored in a file on your hard drive. The next time you visit our web site, we may use the information stored in your cookie file to facilitate your use of our web site. For example, we may use your cookie file to store a password so that you do not have to input it every time you move to a different section of a password protected portion of our web site. A cookie does not tell us your individual identity unless you have chosen to provide it to us. Most cookies expire after a defined period of time, or you can delete your cookie file at any time you choose. In addition, you can set your browser to notify you when you receive a cookie so that you can decide whether to accept or reject it.

Privacy and E-Mail:

Texas Life uses no encryption (data scrambling) on certain portions of our web site, and up to 128-bit encryption on other portions. When you are on any web site that asks you for confidential information (your social security number or a bank or credit card account number, for example), you should check to see if the information being transmitted is encrypted in order to increase the security of your information. If you need to send confidential information and are concerned about the security of a web site, then you should consider sending it by phone or by regular mail instead.

Minors:

At the Texas Life web site we make no active effort to collect personal information from children under the age of 18. We believe that children who do wish to submit information to Texas Life should have permission from their parent or legal guardian.

Additional Rights:

Applicable laws may give you additional rights that are not described in this online privacy policy.

For information about our Customer Privacy Policy, click [here](#).

Customer Privacy Policy

Texas Life Insurance Company ("Texas Life") strongly believes in protecting the confidentiality and security of information we collect about individuals. The material below describes our privacy policy and describes how we treat

the information we receive ("Information") about individuals who apply for or obtain products or services from us ("Individuals").

[Why We Collect and How We Use Information.](#)

[How We Collect Information.](#)

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[Information Disclosure.](#)

[Access to and Correction of Information.](#)

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Why We Collect and How We Use Information:

We collect and use Information for business purposes with respect to our insurance and other business relationships involving the Individual. These business purposes include evaluating a request for our insurance or other products or services, evaluating benefit claims, administering our products or services, and processing transactions requested by an Individual. We may also use Information to offer Individuals other products or services we provide.

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How We Collect Information:

We get most Information directly from an Individual. The Information that an Individual gives us when applying for our products or services generally provides the Information we need. If we need to verify Information or need additional Information, we may obtain Information from third parties such as

adult family members, employers, other insurers, consumer reporting agencies, physicians, hospitals and other medical personnel. Information collected may relate to an Individual's finances, employment, health, avocations or other personal characteristics as well as transactions with us or with others, including our affiliates.

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How We Protect Information:

We treat Information in a confidential manner. Our employees are required to protect the confidentiality of Information. Employees may access Information only when there is an appropriate reason to do so, such as to administer or offer our products or services. We also maintain physical, electronic and procedural safeguards to protect Information; these safeguards comply with all applicable laws. Employees are required to comply with our established policies.

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Information Disclosure:

We may disclose any Information when we believe it necessary for the conduct of our business, or where disclosure is required by law. For example, Information may be disclosed to others to enable them to provide business services for us, such as helping us to evaluate requests for insurance or benefits, performing general administrative activities for us, and assisting us in processing a transaction requested by an Individual. Information may also be disclosed for audit or research purposes; or to law enforcement and regulatory agencies, for example, to help us prevent fraud. Information may be disclosed to companies that process data for us, companies that provide general administrative services for us, other insurers, and consumer reporting agencies. We may make other disclosures of Information as permitted by law.

We do not make disclosures of Information to other companies who may want to sell their products or services to Individuals. For example, we will not sell an Individual's name to a catalog company.

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Access to and Correction of Information:

Generally, upon written request of the Individual, we will make available Information for review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available. If the Individual notifies us that the Information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, the Individual may submit a short statement of dispute, which we will include in any future disclosure of Information.

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Further Information:

In addition to any other privacy notice we may provide, federal law requires us to provide this summary of our privacy policy once each year. Individuals may have additional rights under other applicable laws.

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Additional Details:

For Additional Details regarding how and why we collect information regarding Individuals, click [here](#).

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Frequently Asked Questions and Answers:

For Frequently Asked Questions and Answers (FAQs) about our privacy policies, click [here](#).

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Online Privacy Policy:

For information about our Online Privacy Policy, click [here](#).

Additional Details

Texas Life Insurance Company ("Texas Life") collects Information concerning Individuals who apply for or obtain products or services from Texas Life and uses this Information only for business purposes. These business purposes include administering our products, processing requested transactions and claims, and evaluating requests for insurance and other services we offer.

We get most Information directly from Individuals. In many cases, that information is sufficient. However, if we need to verify Information or need additional Information (e.g., for underwriting or claims purposes), we may obtain Information from persons in addition to the applicant or proposed insured, such as adult family members, employers, and medical providers. Information collected by us may relate to finances, employment, health, avocations or other personal characteristics, as well as to previous transactions with us. For instance, we may at our expense:

- Ask the applicant or another proposed insured to have a medical evaluation, which may include tests, such as an electrocardiogram.
- Ask the applicant or another proposed insured to submit to blood and urine tests to determine, for example, the presence of blood cholesterol and related lipid (fat) levels, screening for diabetes or other conditions, and the presence of other substances such as certain drugs and nicotine.
- Ask physicians, hospitals, or other medical care providers to confirm or add to the medical data already given to us.

- Obtain a report from a consumer reporting agency. Obtain information about the applicant's or a proposed insured's occupation and finances from financial sources or business associates.

We will generally obtain written authorization before obtaining any of the tests or additional information described above.

It is also common for an insurance company to ask a consumer reporting agency to confirm and add to the information given in an application for an individually underwritten insurance product. Such agencies are independent and impartial. Reports provided by a consumer reporting agency may reflect an Individual's mode of living, character, general reputation and personal characteristics. Information on past and present employment record, job duties, driving record, health history, use of alcohol and drugs, finances, hazardous sport activities, and marital status may be included, as well as other similar information. The agency may get information by talking to an applicant, members of the applicant's family, business associates, financial sources, neighbors, and others. The information may be kept by the agency and later given to others as permitted by the federal Fair Credit Reporting Act and any other applicable federal or state law.

The Medical Information Bureau, Inc. (MIB) is one such consumer reporting agency. It is a nonprofit organization of life insurance companies and operates an information exchange for its members. If you apply for insurance to another insurer that is a member of MIB, MIB may supply that company with any information in its file. We may make brief reports to MIB. The reports will include certain medical and non-medical information that may affect the insurability of any person for whom coverage is sought. If you contact MIB, it will disclose information it has about you in its file. If you feel the information in MIB's file is not correct, you can ask it to correct the information as provided in the federal Fair Credit Reporting Act. You can write to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, Massachusetts 02184-8734, call (866) 692-6901 (TTY (866) 346-3642 for the hearing impaired) or contact MIB at www.mib.com.

Frequently Asked Questions (FAQs)

1. Is Privacy a new concern for Texas Life?

No. Texas Life Insurance Company ("Texas Life") has a strong record of treating information we receive and maintain about our customers as confidential. We believe that this is a fundamental part of doing business and it has been part of our internal policies for many years.

2. What do you mean by "customer?"

Generally, "customer" refers to an individual who has obtained one of Texas Life's products for personal, family or household purposes and who has an ongoing relationship with us. For example, an individual who owns a life insurance policy is a customer.

3. What types of information does Texas Life collect about its customers?

Texas Life may collect information about an individual's finances, employment, health, avocations or other personal characteristics as well as information about an individual's transactions with us or with others, including our affiliates ("customer information"). Generally, the type of information we collect will depend upon the type of product purchased.

4. Under what circumstances does Texas Life disclose "customer information" to third parties?

Texas Life discloses customer information to third parties (affiliates and non-affiliates) when we believe that it is necessary in order for us to conduct our business, or where the disclosure is required by law. For example, Texas Life discloses customer information to:

- third parties who provide business services for us relating to the products and services we offer,
- third parties who help us to evaluate requests for insurance or benefits,
- third parties that require us to submit information to them, such as regulatory agencies.

5. Can you tell me more about Texas Life's policy on sharing "customer information" for marketing purposes?

Texas Life does not disclose consumer report or health information to third parties for marketing purposes. Texas Life may disclose other customer information to third parties for marketing purposes. Texas Life does not make disclosures of customer information to other companies who intend to sell their products to our customers. For example, we will not sell customers' names and addresses to a catalog company.

6. What safeguards are in place to prevent unauthorized access to Texas Life's computer systems?

Electronic records are protected by multiple computer software products that use security features such as passwords, user identification numbers, and personal identification numbers to guard against unauthorized access.

Texas Life's internal systems contain electronic firewalls and other security measures designed to prevent unauthorized access to our electronic records. We also employ surveillance software to determine if any abnormal activity

occurs. Electronic points of entry, as well as databases, servers, e-mail and workstations are generally protected by virus detection/removal software.

7. What is Texas Life's Online privacy policy?

Click [here](#) if you wish to see Texas Life's Online privacy policy.

8. What if I still have questions about Texas Life's privacy policy?

If you have other questions about Texas Life's privacy policy you can click [here](#) or you can write to us at P.O. Box 830, Waco, Texas 76703.