

FACTS

WHAT DOES NATIONAL BENEFIT LIFE INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

Examples of the personal information we collect and may share depend on the product or service you have with us. This information can include:

- Social Security number and checking account or credit card information
- Transaction history and medical information
- Driver's license number and contact information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons National Benefit Life chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NBL Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to medical information bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Mail the form on Page 3.

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we delivered this notice if you don't notify us of a choice before then. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing. Any request you submit for us to limit sharing of your information will continue until you notify us otherwise.

Questions?

Call 1-800-222-2062

Who we are

Who is providing this notice?	National Benefit Life Insurance Company
-------------------------------	---

What we do

How does NBL protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with the law. These measures include computer safeguards and secured files and buildings.
---	---

How does NBL collect my personal information?	<p>We collect your personal information, from these sources:</p> <ul style="list-style-type: none"> • From you: on product applications, when you pay premium, etc., contact information and payment information • From our affiliates: transaction information • From others you authorize: medical reports, consumer reports, etc. <p>We also collect your personal information from others, such as credit bureaus, your school and other companies.</p>
---	--

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See "Other Important Information" below for more on your rights under state law.</p>
--------------------------------	---

What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.
--	---

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Primerica name and other financial companies such as PFS Investments Inc.</i>
-------------------	---

Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include insurance companies, lenders, mutual fund companies and service providers.</i>
----------------------	--

Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>National Benefit Life doesn't joint market.</i>
------------------------	--

Mail In Form

Your choices apply to everyone on your account.

- Do not share information about my creditworthiness with your will affiliates for their everyday business purposes;
- Do not allow your affiliates to use my personal information to market to me; and
- Do not share my personal information with non affiliates to market their products and services to me.

Name: _____

Address: _____

City, State, Zip: _____

Mail this form in an envelope to National Benefit Life Insurance Company, One Court Square, Long Island City, NY 11120-0001

Other Important Information

For life insurance applicants, policyholders, insureds and beneficiaries:

- When you apply for insurance, we collect data from Insurance Support Organizations that may retain and disclose it to others.
- We may disclose all the information we collect to agents, affiliates, service providers, Insurance Support Organizations and government representatives without your prior authorization in order to perform insurance functions involved in processing and servicing your application and policy, to detect and prevent fraud and to report illegal activities.
- You have the right to see and copy the personal information that we have about you. You also have the right to ask us to correct, amend or delete any information about you that you believe to be incorrect. Insurance law in your state may provide you additional rights.
- For "Additional Information" about our privacy practices and state-specific insurance provisions that may apply to you, you may write us or go to the privacy link on www.nationalbenefitlife.com. To make a request for or to correct your files, please write to National Benefit Life at One Court Square, Long Island City, NY 11120-0001. Please include your policy number and a copy of some type of personal identification, such as your driver's license.