



LIFE INSURANCE COMPANY

POST OFFICE BOX 52121 / PHOENIX, ARIZONA 85072-2121 / 800-531-5067

Dear Customer:

Here at Sagicor Life Insurance Company ("Sagicor") we value your business. In providing you with our services, we obtain non-public personal information about you. Financial institutions, including insurance companies like us, are required to take measures to protect their customers' information. While Sagicor has taken measures to protect this information, we would like to take this opportunity to outline what types of non-public personal information we obtain about you, from what sources we obtain this information and in what manner we protect this information. This notice applies to all Sagicor affiliate companies.

This letter contains our most recent privacy policy. If you have already instructed us as to how to implement your choices, you do not need to contact us again. We will continue to honor the choices you have made.

SAFEGUARDING YOUR INFORMATION

Protecting your non-public personal information is important to us. We implement policies, systems and procedures to safeguard this information and protect it from alteration, misuse or loss. Your information is accessible to only those personnel that have a business need for it. We instruct our personnel about the requirements of protecting this information. We safeguard this information for both current and former customers.

ABOUT YOUR PERSONAL INFORMATION

In order to service your insurance business, Sagicor obtains information about you from the following sources:

- Your insurance agent or broker
- Your insurance application and other insurance forms you complete
- Information from consumer reporting agencies
- Information from online forms that you fill out on our website and from online information collecting devices.

From these sources we may obtain information such as:

- Name, address (e-mail address, if applicable), phone number, date of birth
- Driver's License Number, accident & violation history, and history about vehicle operators
- Policy Type(s) & Number(s)
- Social Security & Tax Identification Number(s)
- Credit Information & information about previous insurance transactions
- Medical information, collected with your authorization
- Payment & account history, including claims information

We may, as permitted by law, provide your personal information to affiliates and non-affiliated third parties, such as:

- Your insurance agent or broker
- Your bank
- Vendors performing business functions for us
- Insurance support organizations
- Claims Adjusters

- Outside consultants conducting actuarial or research studies
- Regulatory or law enforcement authorities
- To comply with a subpoena or court order
- Others as permitted or required by law

We also may disclose the non-public personal information we obtain about you to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Sagicor has a "no share" policy. In other words, we do not disclose non-public personal information to non-affiliated third parties such as financial and non-financial institutions, retailers and marketing companies except as otherwise permitted by law.

You may obtain a copy of your non-public personal information that is recorded with Sagicor for a reasonable administrative fee by submitting a written request including your name, address, and policy or account number to the address below. In the event you find error in your non-public personal information, please notify us with a written description and, if we agree, we will make the correction(s). If we do not agree, we will notify you and you will be entitled to file a statement of disagreement in which we will file with the non-public personal information we have obtained about you.

Although our policies and practices may change from time to time, we will give you notice of any material change prior to its effective date. Keeping your non-public personal information properly safeguarded will remain a priority with us.

We hope this letter has been helpful to you. If you have any questions about our privacy policy or your policy or account with us, please write or call:

Sagicor Life Insurance Company
Attention: Compliance Department
P. O. Box 52121
Phoenix, Arizona 85072-2121
(800) 531-5067

Finally, Sagicor would like to affirm our commitment to servicing your insurance needs and protecting your private information. Thank you for thinking of Sagicor when reviewing your insurance needs. We stand ready to help you.