



The Baltimore Life
COMPANIES

The Baltimore Life Companies' Notice of Privacy and Information Practices

The Baltimore Life Insurance Company

Respect for our customers' privacy has long been highly valued at Baltimore Life. The trust of our customers is our most valuable asset, and the reason we are in business. We value your trust, and we want you to know about our policies and procedures for protecting the privacy of your nonpublic personal information that we collect in connection with our insurance products and services. It is important to us that you know that:

- We protect your nonpublic personal information through strong security controls for our computer systems, our offices and our employees.
- We collect only information that is needed to provide our products and services to our customers.
- We allow the release of information only when necessary to administer our products and services, and as required or permitted by law.
- We require strict privacy measures of all third parties with which we share information.

CATEGORIES OF INFORMATION WE COLLECT

To help us deliver the products and services that you have requested, we need to collect information about you. Some of this information is nonpublic. We may collect information about you that includes:

- Information you provide when applying for coverage such as your name, address, Social Security Number, assets, income and beneficiaries;
- Information from a consumer reporting agency such as medical information or employment information; and
- Information about your transactions with us such as policy coverage, premiums and payment history

HOW WE COLLECT INFORMATION

We get most information from you or anyone you have authorized to provide the information. Information is obtained from your application for insurance, from other related forms or through a verification phone call with you. If additional information is needed we may obtain it from your agent, other insurers, physicians, hospitals, or other medical personnel. If you authorize us to obtain information about you from consumer reports prepared by third parties, and we do request such information, you should be aware that:

- You have the right to request to be interviewed in connection with the preparation of such a report.
- Upon request, you are entitled to receive a copy of the report.
- The information obtained from the report prepared by the third party may be retained by the third party and disclosed to other persons.

WHO HAS ACCESS TO YOUR INFORMATION

We limit access to your information to only those employees who need it to do their jobs. We have a strict internal policy against the unauthorized release of customer records. In order to conduct our business, we share the aforementioned information we collect about you with nonaffiliated third parties when necessary to perform services or functions for us or as required or permitted by law. These functions include administrative services such as underwriting, billing and claims processing as well as the marketing of our products by licensed insurance agents. We do not share your information with any outside third parties unless we have informed you that we will share it, you have authorized us to share it, or if allowed by law. Nor do we share any information about former customers.

ACCESS TO AND CORRECTION OF YOUR PERSONAL INFORMATION

With few exceptions, you have the right to review and receive a copy of your personal information in our records. We may charge a reasonable fee to provide this information. If you believe any information in our records is incorrect, you may request in writing that the information be corrected, amended or deleted. We will investigate and correct the information you believe is incorrect if we can substantiate the error. If we do not correct our records, you have the right to file with us a written statement of dispute, which we will include in any future disclosure of that information by us. We will notify those persons required by law and any persons designated by you, to whom we have previously disclosed the information, of the change or your statement. If you have any questions about the information contained in our records about you, please write us at The Baltimore Life Insurance Company, Customer Service Department, 10075 Red Run Boulevard, Owings Mills, MD 21117-4871.

CHANGE OF POLICY

We reserve the right to change our privacy and information practices at any time. If we make changes, you will receive a copy of our new notice. If the laws of your state offer more privacy protection and rights than federal law, we will abide by the laws of your state.

Thank you for choosing to do business with The Baltimore Life Companies. We look forward to serving you for many years to come.

IMPORTANT NOTICE

Baltimore Life will publish the date and time of the Annual Meeting of the Members of Baltimore Life Holdings, Inc., by January 15 on its website at www.baltlife.com.