



Life Insurance Company of New York

## FACTS

### WHAT DOES DEARBORN NATIONAL® LIFE INSURANCE COMPANY OF NEW YORK DO WITH YOUR PERSONAL INFORMATION?

#### Why?

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

#### What?

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

- Social Security number and payment history
- Transaction history and employment information
- Medical information and insurance claim history

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### 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 Dearborn National® Life Insurance Company of New York chooses to share; and whether you can limit this sharing.

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

#### Questions

Go to [www.dearbornnational.com](http://www.dearbornnational.com)

**Who we are****Who is providing this notice?**

Dearborn National® Life Insurance Company of New York

**What we do****How does Dearborn National® Life Insurance Company of New York protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Access to your information is limited to employees who need it in their jobs. If a company working for us has access, it is required to protect it.

**How does Dearborn National® Life Insurance Company of New York collect my personal information?**

We collect your personal information, for example, when you

- apply for insurance or pay insurance premiums
- file an insurance claim or provide employment information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Health Care Service Corporation, a Mutual Legal Reserve Company
- DenteMax®, LLC
- Dental Network of America®, LLC
- Dearborn National® Life Insurance Company

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Dearborn National® Life Insurance Company of New York does not share with nonaffiliates so they can market to you, other than as provided in this notice.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include categories of companies such as insurance companies and brokers.