

AmerUs Group
Privacy Notice

Applicable to:

American Investors Life Insurance Company
AmerUs Life Insurance Company
Bankers Life Insurance Company of New York
Delta Life & Annuity Company
Financial Benefit Life Insurance Co.

Indianapolis Life Insurance Company
IL Annuity and Insurance Company
IL Securities, Inc.
Western Security Life Insurance Company

Your privacy is important to us. AmerUs Group is committed to protecting your privacy and earning your trust. We respect your right to keep your personal information confidential and to avoid unwanted solicitations. **Please read this to learn how we will handle your personal information.**

Types of Information Collected

The companies of AmerUs Group collect information about people and property to quote and service insurance policies. Some of this is called "**Nonpublic Personal Information**", which generally means information that is provided by you, obtained by us, or that results from your transactions with us. It does not include information available to the general public. The type of information we collect varies according to the products or services you request and may include:

- **Application Information:** This is information we may receive from you on applications or other forms, by phone, and online. It includes, but is not limited to, your name, address, and telephone number, social security number, date of birth, gender, and medical history.
- **Transaction Information:** This is information about your transactions with us, our affiliates, or others. It includes, but is not limited to, your policy selections and premiums, payment history, policy values, policy inception and maturity dates, agent of record, and interest credited. We may also obtain information about you from other sources when establishing your policy, such as previous policies and consumer reporting agencies. It may also include additional information used to investigate and settle claims or complaints, such as agent statements and death certificates.
- **Medical/ Non-Medical Information:** This is information we may receive from providers of information and database management services, and is used to confirm or underwrite Application Information. It includes, but is not limited to, reports of one or more medical conditions or test results reported by companies, paramedical facilities, and medical facilities or providers.
- **Web Site Information:** Whenever you visit any web site on the Internet, including ours, certain information from your computer may be captured. The information we may receive from your computer when you visit our Web sites includes the referring Web site you visited before ours, your Internet e-mail address, browser version, and statistical information on Web traffic and usage patterns. Any web sites you visit, including ours, may also store "cookies" on your computer to save user information entered while visiting our Web sites, and collect technical data, such as your Internet protocol (IP) address, operating system, and session ID.

Parties to Whom We May Disclose Information

Nonpublic Personal Information about you and our former customers may be disclosed to others as permitted by law. Generally, this includes disclosures to third parties that are necessary to effect, administer or enforce your transaction with us, or in connection with servicing your policy. These parties may include, but are not limited to, independent contractors, insurance support organizations, insurance agents and brokers, health information management providers, third party administrators, reinsurance providers, and courts and government agencies. In accordance with the Fair Credit Reporting Act, we will not disclose information obtained from consumer reporting agencies without your consent.

We may also disclose information to people and companies that perform marketing services on our behalf or to financial institutions with whom we have joint marketing agreements. The purpose of this is to inform you of other financial products or services jointly offered, endorsed, or sponsored by us that we believe you may find useful.

Confidentiality & Security

We restrict access to Nonpublic Personal Information about you to those employees and other parties who must use that information to provide products or services to you. Their right to further disclose and use the information is limited by our employee handbook, applicable law, and nondisclosure agreements where appropriate. We also maintain physical, electronic, and procedural safeguards in compliance with applicable laws and regulations to guard your Nonpublic Personal Information.

This Notice is for your information. No reply is necessary.

New Consumer Privacy Laws

New federal and state laws protecting consumer privacy take effect July 1, 2001, and apply to all financial service institutions, including life insurance companies, and those working in the insurance industry. This update gives an overview of these privacy laws and how they will affect you.

What Does This Mean To You?

The privacy laws require us to develop a Privacy Policy. As an agent of Indianapolis Life, you must comply with our Privacy Policy. The biggest change you will notice is that we must provide all existing and new customers a notice about our Privacy Policy by July 1, 2001, and annually thereafter. You probably have been receiving such notices yourself from banks, loan companies, credit card companies, and other financial institutions. We will mail our Privacy Notice (copy attached) to existing customers in the coming months. New customers will receive their initial notice with their policy at delivery. We will provide the required annual notice starting in 2002. You should be familiar with our Privacy Notice and the information it contains so that you can address your customers' questions.

For the most part we don't believe there will be many other visible changes to our normal practices. The new privacy laws require us to have processes in place to protect a customer's information against unauthorized access to the information. We have processes in place, but the new laws have heightened our awareness to protect a customer's information. You also should have processes in place designed to protect against unauthorized access to your customer's information.

The new privacy laws provide consumers certain rights that prohibit us from sharing, using or selling their personal information with third parties, except as permitted by law. Basically this means we may disclose information to third parties only to effect, administer or enforce transactions with us, or in connection with servicing a policy. Third parties may include agents, reinsurers, third party administrators, or other insurance companies.

Some companies are required to offer an "Opt-out" option because they share customer information outside of the exceptions allowed by the privacy laws. If we shared information with third parties other than as allowed by law, the customer would have the right to prohibit us from such sharing practices by choosing to "Opt-out." Since this is not our practice, our customers will not have a right to "Opt-out" of our information sharing practices.

We may also disclose customer information if we have entered into a joint marketing agreement with a third party to provide services or functions on our behalf. Under the privacy laws, the agent relationship you have with us may fall under the definition of a joint marketing agreement. This means we can share certain customer information with you without requiring an "Opt-out" option. We will not share customer information with other third parties providing services or functions for us outside of any joint marketing agreement or as otherwise permitted by law.

You May Have Additional Responsibilities

In most cases, when you take customer information on an Indianapolis Life application, you are covered by our Privacy Policy and don't need your own privacy policy or notice. Also, if your customer authorizes you to share his or her information in connection with the purchase or servicing of a product you are likely covered.

However, in certain circumstances you may need to develop your own privacy plan and provide a notice to your customer, including an "Opt-out" option, independent of our policy and notice. For example, you may have additional responsibilities if:

- You collect customer information other than what is needed to sell or service a specific product.
- You use a customer's information in a manner other than as directed or authorized by the customer.
- You "shop" a customer's information to other companies without your customer's permission.
- You share customer lists with others. This may include non-financial service providers as well as other financial service providers such as financial planners, CPAs, tax experts, and attorneys. It

also includes other agents offering products or services you may not provide, such as property & casualty, long-term care, disability income, and health insurance.

To assist you in determining what you may need to do with respect to your customers' privacy, we have developed an *Agent's Guide to Privacy*. The Guide will assist you in determining what, if any, steps you need to take to ensure that your business practices are compliant with privacy laws.

As noted above, disclosure of customer information that is authorized by the customer is permitted under the privacy laws. Therefore we have developed a sample form entitled *Consent to Disclose Information*, which you could use during initial contact with your customer in order to bring subsequent disclosure of information under the law's exemption as described above. You will need to tailor this form to fit your circumstances. This form does not guarantee compliance with privacy laws, but should give you some flexibility. Use of this form is not required.

We are providing this information to help you understand the impact of the privacy regulation on you. We cannot, however, offer legal advice and urge you to consider consulting with your own legal advisor.

You may find the Agent's Guide, the Consent to Disclose form, and a copy of the AmerUs Group Privacy Policy on On-Line Services. You may also obtain a copy from your regional director or the Legal department.