

# 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.