

RE: Notice of Privacy Practices

Dear Valued Customer:

The Physicians' Benefits Trust Life Insurance Company ("PBTLIC") has a long history of protecting the confidentiality of information about its insurance applicants and policyholders. It is a record of which we are proud. PBT is vitally interested in making sure that our customers understand our privacy practices and procedures, and that individuals covered under arrangements receive appropriate privacy protections.

Why We Collect and How We Use Information: We collect and use information for business purposes with respect to our insurance and other business relationships involving an individual. These business purposes include evaluating a request for our insurance, evaluating benefits claims, administering our products or services and processing transactions requested by an individual. We may also use information to offer individuals additional insurance products from the range of insurance products we have available.

How We Collect Information: We get most information directly from an individual. The information that an individual gives us when applying for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain information from third parties such as adult family members, employers, other insurers, physicians, hospitals and other medical personnel. Information collected may relate to an individual's employment, health, or other personal characteristics as well as transactions with us or with others. If required under the applicable privacy laws, we will seek your authorization before contacting such third parties.

How We Protect Information: We treat information in a confidential manner. Our employees are required to protect the confidentiality of information. Employees may access information only when there is appropriate reason to do so, such as to administer or offer our products or services. We also maintain physical, electronic and procedural safeguards to protect information; these safeguards comply with all applicable laws. Employees are required to comply with our established policies.

Information Disclosure: We may disclose any information when we believe it necessary for the conduct of our business or where disclosure is required by law. We only make those disclosures necessary to administer your insurance, pay claims, and to effect transactions in the ordinary course of our business. For example, information may be disclosed to others to enable them to provide business services for us, such as helping us evaluate requests for insurance or benefits, performing general administrative activities for us and assisting us in processing a transaction requested by an individual. Information may also be disclosed for audit or research purposes or to law enforcement and regulatory agencies (for fraud prevention purposes.) Information may be disclosed to others that are outside of PBTLIC, such as companies that process data for us. We require these companies to pledge to maintain the confidentiality of personal information and to follow all applicable privacy laws. We may make other disclosures of information as permitted by law.

Further information: Please see link to the PBT Privacy Notice on our website at www.pbtinsurance.com.

Thank you for your continuing confidence in PBT.



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