

WOODMEN OF THE WORLD ASSURED LIFE ASSOCIATION

MONTANA PRIVACY NOTICE – PERSONAL INFORMATION

Introduction

Privacy is an ever-growing topic of great concern and importance to all of us. As a member of Woodmen of the World and/or Assured Life Association (“Woodmen”), you have placed a great deal of trust in your organization to protect that privacy. We take that trust very seriously in our relationship with you, and vow to protect the personal and financial information that you share with us as confidential.

Information We Collect About You

As a result of your application for membership in Woodmen, you have provided us with certain non-public personal information about yourself. This information may include your:

- Name and Address
- Birth Date
- Social Security Number
- Marital Status

You may also have provided us with employment, bank/financial and medical information and authorized us to obtain additional information concerning your health history in order to properly underwrite your certificate. Based upon this authorization, only the minimum amount of information necessary to underwrite your application is collected.

How We Handle Your Personal Information

First and foremost, Woodmen does not sell the names and addresses of our members to any vendor of goods or services. We maintain the highest levels of confidentiality concerning your non-public personal and financial information. The employees of Woodmen have been trained as to the importance of the confidentiality of all information that they come into contact with regarding individual files, and only have access to that information to provide service to you. Service may be in the form of underwriting your insurance application, processing transactions or administering claims that you request or authorize.

Disclosure of Your Personal/Financial Information

Woodmen may from time to time utilize business associates (third party administrators, billing companies, data processing companies, or companies that provide general administrative services) to provide service to Woodmen and ultimately you as a member. All business associate agreements contain confidentiality clauses with regard to the information that they have access to in order to provide the services required. **No business associate agreement allows the sale of the names and addresses of our members, nor may they disclose or use the information we provide or they collect for any other purpose than to provide the services required under contract.** There are no other affiliated financial institutions or non-affiliated companies or organizations that have access to your non-public personal or financial information, except pursuant to **your specific authorization.**

Woodmen does not share or sell the names and addresses of our members without permission.

We may make disclosures to other organizations or governmental agencies as permitted by law, such as in the case of fraud detection or other inquiry by a regulator. We are also permitted to share your information with organizations that perform services for us or on our behalf, such as reinsurance, printing and mailing.

Disclosure of Former Members Information

If you are no longer a member of Woodmen, we will not disclose your information to other organizations other than as permitted or required by law.

Your Rights Under Montana Law

Under Montana law, you have the following rights regarding your Personal Information:

Your Rights to Access Your Personal Information

You have the right to request a copy of the personal information that we have about you.

If we receive such a request, we will provide you a copy of your personal information within 30 days, as long as the information is reasonably locatable and retrievable.

We may charge you a nominal fee to provide you with copies of requested personal information.

Your Rights to Correct Your Personal Information

You have the right to correct, amend or delete personal information we may have recorded about you.

We will respond to your written request to correct, amend or delete personal information about you, within our possession, within 30 business days from the date your request is received.

Disclosures of Your Medical Information

You are entitled to request a list of disclosures we have made of your medical records. If we receive such a request from you, we will give you:

- The name, address and institutional affiliation, if any, of each person receiving your medical information during the prior 3 years
- The date the person examined or received your medical information
- A description of the information disclosed, unless it would not be practical to provide such a description

Options Available to You

Because Woodmen does not share your information without your permission, except as permitted or required by law, there is no need to contact us. If you have any questions or concerns, please contact us at:

**Membership Service Department
Woodmen of the World / Assured Life Association
8000 E. Maplewood Ave, Ste 105
Greenwood Village, CO 80111
800-777-9777 (Toll Free)**

All privacy notices are available on our website at:

www.denverwoodmen.com

Click on the "About Your Privacy" link.