



FACTS	WHAT DOES SHENANDOAH LIFE INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?
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WHY?	Financial companies choose how they share your personal information. Federal and state law give consumers the right to limit some but not all sharing. Federal and state law also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number and other information we receive from you on applications and other forms • Transaction history and policy and account balances • Information from consumer reporting agencies, other individuals, businesses and agencies, such as motor vehicle records • Information from your medical providers (with your written authorization) <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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HOW?	All financial companies need to share their 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 Shenandoah Life Insurance Company chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information	Does Shenandoah Life Insurance Company share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (800) 848-5433 or go to www.shenlife.com
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What we do.	
How does Shenandoah Life Insurance Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings. Your personal information is protected by internal policies, which limit access to your personal information to that necessary to provide products or services to you.
How does Shenandoah Life Insurance Company collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a policy • make a premium payment or process another transaction We also collect your personal information from others, such as credit bureaus, the MIB, Inc., affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include the member companies of Prosperity Life Insurance Group LLC.
Non-affiliates	<ul style="list-style-type: none"> • Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Shenandoah Life Insurance Company does not share information with Non-affiliates so they can market to you.
Joint marketing	<ul style="list-style-type: none"> • A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Shenandoah Life Insurance Company does not jointly market.