
NOTICE OF PRIVACY POLICY AND INFORMATION PRACTICES

WE TAKE YOUR PRIVACY SERIOUSLY

At Shenandoah Life, our stated Mission is to provide financial security and a sense of well-being for our policyholders. As we carry out that Mission, we are committed to protecting the confidentiality of your personal information. In order to provide you superior products and customer service, it is essential that we collect certain information about you. Be assured that we collect only information that is necessary to provide the products and services you request, and we are dedicated to safeguarding the confidentiality of that information.

HOW WE GATHER NECESSARY INFORMATION

We may collect nonpublic personal information (financial and health) about you from the following sources:

- ◆ *Applications and other forms which you provide*
- ◆ *Your transactions with us concerning your coverage*
- ◆ *Consumer reporting agencies, other individuals, businesses and agencies, such as motor vehicle records*
- ◆ *Your medical providers (with your written authorization)*

PROTECTING YOUR PRIVACY

Your personal information is protected by internal policies. All employees are required to abide by our Standards of Conduct restricting access to policyholders' nonpublic personal information. Only those employees who need to know that information in order to provide products or services to you and to conduct our internal operations have access to your information. Further we maintain physical, electronic and organizational safeguards to protect your personal information from unauthorized access. We continually review our policies and practices, monitor our computer systems, and test the strength of our security in order to help us ensure the safety of customer information.

INFORMATION WE MAY DISCLOSE

We do not disclose our current or former customers' nonpublic personal information to affiliated or nonaffiliated third parties, except as permitted by law. To the extent permitted by law, we may disclose information to either affiliated or nonaffiliated third parties as necessary to provide you our products and services.

These third parties may include such entities as our reinsurers, administrators, and consultants. Whenever we hire other parties such as these to assist us in conducting our business, we require them to maintain the confidentiality of your personal information and abide by all applicable privacy laws. We may also disclose information to the Medical Information Bureau and to regulatory or governmental authorities.

WE DO NOT SELL OR RENT YOUR PERSONAL INFORMATION TO ANYONE.

QUESTIONS

If you have any questions about this notice or your information, please call us at 800-848-5433 or write to us at:

Compliance Department
Shenandoah Life Insurance Company
P.O. Box 12847
Roanoke, VA 24029-2847