

## Minnesota Disclosure on Obtaining and Disclosing of Information

National Guardian Life Insurance Company (referred to as NGL), its reinsurers, insurance support organizations, and their authorized representative, may obtain medical and other information in order to evaluate your application for life insurance.

NGL collects most information directly from you on applications or from other communications with you during the application process, such as name, address, age, social security number, name of beneficiary, other insurance coverage, and other information relating to your health, finances, occupation, general reputation, avocations and other personal characteristics. We also collect information about your transactions with us, our affiliates or others, such as the type of product you buy, your premium amount and your payment history. Additional information is received from medical personnel, medical institutions, the Medical Information Bureau, other insurers, agents, employers, public records and consumer reporting agencies.

Your information may be disclosed as permitted by law with our affiliates and nonaffiliated third parties without your authorization in order to evaluate, process and service your request for our products or services, generally administer our business, prevent fraud, or to offer you products or services that may be of interest to you. Examples of nonaffiliated third parties with whom we share your information include regulatory authorities, NGL's agents, reinsurance companies, businesses that provide administrative, security, marketing or other services for us, or financial companies with whom we have joint marketing agreements.

Except for those disclosures allowed by law or as authorized by you with respect to your information, NGL does not share information about our customers or former customers with nonaffiliated third parties. Further, when information is disclosed to any nonaffiliated third parties, we require that they agree to our privacy standards.

NGL or its reinsurers may make a brief report regarding you or your children or other companies to whom you have applied or may apply. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided. You may request to be interviewed in connection with the preparation of any investigative consumer report and may receive a copy upon request.

Information obtained from a report prepared by an insurance-support organization may be retained by that organization and disclosed to other persons.

You have the right to access and correct your information we have on file. Upon written request, we will make your information available for your review. If you notify us that your information should be corrected, amended or deleted, we will review it. We will either make the requested change or explain our refusal to do so. If we do not make the requested change, you may submit a short written statement of dispute, which we will include in any further disclosure of information.



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