

This notice is being provided on behalf of New Era Life Insurance Company, New Era Life Insurance Company of the Midwest, and Philadelphia American Life Insurance Company (hereinafter known as “We” or “Us”).

We value you as a customer and know that the protection of your nonpublic personal information is important to you. We want to assure you that we aggressively safeguard your interest and personal information. This notice is intended to comply with the Gramm-Leach-Bliley Act (GLBA).

### **OUR PRIVACY PLEDGE**

- We do not sell customer information.
- We collect only the information we need to deliver superior products and services to you.
- If a company does provide products and services for you on our behalf, We require them to protect the confidentiality of your information in accordance with strict privacy standards.
- We do not share your health information outside of Us without your consent unless if permitted by state or federal law.

### **HOW WE USE YOUR INFORMATION**

In order to underwrite your policy(ies), and service your account(s), including routine business administration, we may share your information within the company. We believe this is necessary in order to provide you with the best possible service.

### **HEALTH INFORMATION**

We will not share any of our customers' health information unless allowed by applicable law and/or the customer has provided us the appropriate authorization.

We are required by the privacy regulations issued under the Health Insurance Portability and Accountability Act (HIPAA) to maintain the privacy of our customers' health information and have prepared a separate Notice of Privacy Practices which describes how medical information about you may be used and how you can get access to this information. You have a right to obtain a copy of that notice and can request it by writing to us at the address listed below or by calling Customer Service. Alternatively, it can be obtained at our website [www.neweralife.com](http://www.neweralife.com).

### **PERSONAL INFORMATION WE MAY DISCLOSE AND TO WHOM**

Data about you will be kept in our records. We may disclose data to issue and service policies and settle claims. Generally, we will not disclose data about you to any external organization without your prior authorization. However, we may, as allowed by law, share data that we collect as set forth below.

- We may disclose data to your insurance agent.
- We may use your information to offer you other products or services we provide.
- We may disclose data to persons who represent you, have a legal or beneficial interest, including your attorney

or trustee, or other person acting in a fiduciary or representative capacity on your behalf.

- We may disclose data to adjusters, appraisers, auditors, investigators and attorneys.
- We may disclose data to those who need the data to perform a business, professional or insurance function for us.
- We may disclose data to other insurance companies, agents or consumer reporting agencies, in connection with any insurance application, policy or claim involving you.
- We may disclose data to medical professionals to inform you of a medical condition of which you may not be aware and for claims payment purposes.
- We may disclose data to persons or organizations that conduct research provided that no individual data may be identified in any research study report.
- We may disclose data to our affiliated companies in accordance with the Fair Credit Reporting Act.
- We may disclose data to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- We may disclose data to a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise permitted or required by law or regulation.
- We may disclose data to provide information to insurance rate advisory organizations, guaranty funds or agencies, agencies that are rating you, persons that are assessing your compliance with industry standards, and your attorneys, accountants, and auditors.
- We may disclose data in connection with a proposed or actual sale, merger, transfer, or exchange of all or a portion of a business or operating unit if the disclosure of nonpublic personal information concerns solely consumers of such business or unit.

### **PERSONAL INFORMATION WE MAY COLLECT**

We collect and use information we believe is necessary to administer our business, to provide you with customer service, and to advise you about our products and services. We may use the following sources to obtain information:

- The application and forms filled out by you during the application process
- Personal Telephone Interviews
- Your agent
- Our Customer Service Department
- Your claim history
- Underwriting

- We may collect the following types of information:  
Name, address, Social Security number and other household information including your personal history
- Health information collected with authorization from you, and outside sources including: consumer reporting agencies, health care providers, and the Medical Information Bureau.

#### **PROTECTING YOUR PERSONAL INFORMATION**

We abide by strict internal standards established to maintain your confidentiality when we share or disclose any information concerning you to third parties or non-affiliated entities.

We maintain physical, electronic, and procedural safeguards that meet state and federal regulations in the protection of your personal information. We give access only to employees who need to know the personal information to provide insurance products or services to you.

We apply the same privacy policies to former customers that we apply to current customers.

#### **ACCESS TO INFORMATION**

You may request access to certain personal information we collect to provide you with insurance products and services. You must make your request in writing and send it to the address below. The letter should include your full name, address, telephone number and policy number if we have issued a policy. If you request, we will send copies of the personal information to you. If the personal information includes health information, we may provide the health information to you through a health care provider you designate. We will also send you information related to disclosures. We may charge a reasonable fee to cover our copying costs. This section applies to personal information we collect to provide you with coverage. It does not apply to personal information we collect in anticipation of a claim or civil or criminal proceeding.

We strive to keep our records accurate. You have a right to correct any errors that exist in the information. If you contact us, we will promptly correct any inaccurate information.

#### **CONTACTING US**

If you have questions about our privacy policy, you may contact your agent or write to us at:

Privacy Office  
P.O. Box 4884  
Houston, TX 77210-4884