

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY (GPM Life)

PRIVACY NOTICE NO RESPONSE REQUIRED

GPM Life believes in protecting the privacy and security of "nonpublic personal information" ("information") we collect about you. (By "you", we mean you, your family members and loved ones.) This notice describes GPM Life's privacy policy and how we treat the information we receive about you.

We collect and use information for business purposes. These purposes include evaluating a request for our insurance or annuities. They also include evaluating benefit claims, administering our products and processing transactions that you request.

We get most of the information from you. The information that you give us when applying for our products gives us most of what we need. **If we need to check, or need more information, we may get it from others.** Others would be adult family members, employers, government agencies, and insurers. Others would also include consumer reporting agencies, doctors, hospitals and medical personnel.

Information may include your name, address, birthdate and phone number. It may also include your email address and the types and numbers of the policies you hold. It may include your mother's maiden name, Social Security number, credit history, driver's license number and accident/violation history. It may include information about your finances, military service, employment history, avocations, criminal record, and other things. **We may also collect information such as your activity on our website, gpmlife.com.** To do that, we use "cookies". A "cookie" is a short piece of data, not code. It is sent from our website to your computer. It confirms your browser's ability to retain "cookies" and your identity. The "cookie" contains no sensitive information. It cannot do anything to your computer.

We treat information as private. Our employees are required to protect the privacy of your information. Employees may get information only when there is a good reason. Like to administer or offer our products. **We keep physical, electronic and procedural safeguards for your information.** These safeguards comply with all laws. Employees are required to comply with our policies.

We do not sell information. We do not have affiliates with whom to share information. We do not disclose information to non-affiliates, except as the law permits; then, we protect your information with an Agreement. We guard your health information. We disclose it only when legal or when you permit. We may disclose information when necessary for our business, or where required by law. We do not make any other disclosures of information. Here are examples of where information may be disclosed.

- To allow others to provide services for us, like to evaluate requests for insurance or benefits.
- So others can perform administrative services for us.
- To process a transaction you request.
- For audit, accounting, actuarial, rating agency or research purposes.
- To law or other agencies to help us prevent fraud.
- To those that process data for us.
- To reinsurers, other insurers, your agent and consumer reporting agencies.
- To marketers to assist us in offering our products and services to you.
- To financial services with which we have a marketing agreement.

Upon your fair written request, and with a fee, **we will give you your information to review.** We will not give you information that relates to a claim or legal case. **If you tell us that your information is wrong, we will review it.** If we agree, we will correct it. If we do not agree, you may send a short statement of dispute. We will include it in any future disclosure of information.

Your information will be protected even if your tie with GPM Life ends. You do not need to call or do anything. A Federal law (GLB) set privacy rules. It requires GPM Life to give you this summary of our privacy policy. We do it when you become our customer, and once each year. You may have more rights under other laws. **For more information regarding our policy,** contact us at our website, www.gpmlife.com. Or write to us at GPM Life, P O Box 659567, San Antonio, Texas, 78265-9567.

If you have a policy that is covered by the HIPAA Privacy regulations, you received a privacy notice that relates to the privacy of your medical information. To obtain an additional copy of the privacy notice related to your medical information you can log onto our company's website at www.gpmlife.com. Or you can contact us at GPM Life, Attn: Privacy Office, P.O. Box 2679, Omaha, NE 68103-2679

We reserve the right to change our privacy policies. If we do, we will give you the required notice.