

Asset Protection Division
2345 Waukegan Road, Suite 210
Bannockburn, IL 60015



Dear Policyholder:

Thank you for allowing us to serve your insurance needs. We appreciate the trust you have placed in us.

A federal law, the Gramm-Leach-Bliley Act of 1999, requires insurance companies to provide a yearly notice to their customers describing how they will treat customers' personal information. We agree that customers should know how information about them is being used. *You will find our current Privacy Policy on the back of this letter.*

We want to emphasize that our privacy policy provides the following assurances:

- **We do not sell information about you to others.**
- **We protect the security and confidentiality of information about you.**
- **We share information outside of our company only** when necessary to administer products or services we provide, when we have your permission, or when required or permitted by law.

We understand the seriousness and sensitivity of privacy issues. We respect your privacy and reaffirm our commitment to this important concern. If you have any questions regarding our privacy policy or if you need additional service, please call our service representatives at the toll free number listed below.

(800) 323-5771

PRIVACY NOTICE

Lyndon Property Insurance Company / Protective Life Insurance Company
Protective Life and Annuity Insurance Company / Vernon General Insurance Company

2345 Waukegan Road, Suite 210
Bannockburn, IL 60015
(800) 323-5771

Protecting the privacy of information about our customers is important. This notice tells you how we treat information about our customers. We treat information about our former customers the same as we treat information about our current customers.

We do **not** sell information about our customers. We maintain physical, electronic and procedural safeguards to protect it. Access to customer information is limited to people who need access to do their jobs.

We get most of the information we need from customer applications and other forms. If a customer authorizes it, we may get information from others. For example, when a person applies for life insurance we may ask for permission to get information from

- Insurance support organizations such as the Medical Information Bureau and
- Consumer reporting agencies.

We also get information as we process customer transactions. The information we may have includes

INFORMATION such as

- Name,
- Address,
- Telephone Number,
- Demographic Data;

FINANCIAL INFORMATION such as

- Credit History,
- Income,
- Assets ,
- Other Insurance Products;

HEALTH INFORMATION such as

- Medical history and
- Other factors affecting insurability

We use the information for business purposes, such as

- processing applications and claims,
- servicing your business, and
- offering you other products and services.

We share the information with others who provide services to help us process or administer our business. For example, we may share information with

- a company that prints our customer statements,
- medical examiners who help us underwrite life insurance applications,
- service providers who help us process claims.

We require that our service providers limit their use of the information and keep it confidential. We will not share information with anyone else unless

- we have the customer's permission, or
- we are allowed or required by law to disclose it.

You should know that your insurance sales agent is independent. The use and security of information an agent gets is his or her responsibility. Please contact your agent if you have questions about his or her privacy policy.

We have the right to change our Privacy Policy. If we make a material change to our Privacy Policy, we will notify you before we put it into effect.