

procedural and electronic security measures that comply with applicable laws. Our security practices include limiting access to this information to those employees and business associates with appropriate authority and for intended business purposes only. These employees or associates sign confidentiality agreements or are bound by standards of professional conduct. We also take reasonable electronic security measures on our web sites. We do not collect information about you from our web site other than what you provide when requesting information from us that is needed to respond to your inquiry.

## **A FINAL WORD**

We are committed to keeping you informed about our practices and your rights. The products and services you receive are continually evolving to meet your needs. The use of information must remain flexible in order to meet such changes. The privacy landscape is changing as well. Therefore, it may be necessary for us to periodically review and update our privacy practices.



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# **Privacy Policy**

## **Midwest Holding Inc.**

**And Its Subsidiaries**

**American Life & Security Corp.  
Capital Reserve Life Insurance Co.  
First Wyoming Life Insurance Co.  
Great Plains Life Assurance Co.**

*Your privacy is important to us.*

*We value you as a customer  
and take your privacy seriously.*

# MIDWEST HOLDING INC. PRIVACY NOTICE

## ABOUT US

This notice is addressed to customers that have products or services provided by one or more of Midwest Holding Inc.'s independent subsidiaries or affiliates listed below:

American Life and Security Corp.  
Capital Reserve Life Insurance Company  
Great Plains Life Assurance Company  
First Wyoming Capital Corp.  
First Wyoming Life Insurance Company  
Pacific Northwest Capital Corp.  
New Mexico Capital Corp.  
Northstar Financial Corp.

These companies comprise independent subsidiary or affiliate companies that are directly or indirectly owned by Midwest Holding.

Sagicor Life Insurance Company ("Sagicor") functions as a reinsurer and third party administrator of certain life insurance policies for American Life and Security Corp. ("American Life"). Consequently, Sagicor has contractually assumed all rights, obligations and liabilities related to these American Life insurance policies.

Security National Life Insurance Company ("Security National") functions as a reinsurer and a third party administrator of life insurance business for Capital Reserve Life Insurance Company (Capital Reserve). As such, Security National assumed all rights, obligations and liabilities related to Capital Reserve Life insurance policies.

## NOTICE

To provide you with the high quality products and services you expect, Midwest Holding Inc. or its independent subsidiaries may collect a certain amount of personal information about you. We recognize that there is an important responsibility to protect the privacy and security of your non-public personal and financial information, whether you are a current or former customer, applicant or an inquiring consumer. Our information sharing practices are designed to meet strict legal requirements and to protect the confidentiality of your information. We maintain the same standards of privacy after a customer relationship has ended as we do for current customers and consumers.

## THE TYPE OF INFORMATION WE COLLECT

The information we collect depends upon the product or service we or our independent subsidiaries are providing to you or that you are asking about. You and the writing agent are the primary source of information on your application, such as your name, address, telephone number, and social security number. We, an independent subsidiary or a consumer reporting agency may also request from you and other sources, information concerning your finances, such as your income, assets and employment status; credit history; information about your spouse or dependents; medical information and/or certain demographic information. For example, to properly underwrite and administer life and health insurance coverage, we may need to contact attending physicians, clinics or hospitals where you have been treated. If we receive a

report from a consumer-reporting agency, the agency conducting the investigation may retain the report and share it with others who use the agency's services as permitted by law.

## HOW WE TREAT THE INFORMATION

We keep any nonpublic personal and financial information we collect about you confidential. However, we may share information with certain persons and for certain purposes as described below.

We or an independent subsidiary may share information we collect with our independent subsidiaries or non-affiliated third parties without prior authorization or offering you the right to "opt out," as required or permitted by law. For example, we share information to underwrite or service your policy, administer claims, and to comply with legal requirements. We or an independent subsidiary also may share the information we collect with companies that perform marketing services on our behalf. We will not share protected health information with such a marketing organization.

In order to deliver better and more relevant products and services to you, we or an independent subsidiary may share the nonpublic information, as described above, with insurance support organizations and other insurance companies.

We and our independent subsidiaries and affiliates, are committed to the security and confidentiality of your nonpublic personal information by maintaining reasonable physical,