

We Value Your Privacy

National Western Life values its relationship with you. Protecting the privacy of information we have about you is of great importance to us. We want you to understand how we protect the confidentiality and security of that information as well as how and why we use and disclose it.

This notice is being sent to you as required by federal and state law. State notice forms may also be used. If the privacy laws in your state are more protective than federal privacy laws, we will protect your information in accordance with the state's privacy laws. Since National Western Life does not share any information we collect about you (except as provided in this brochure), this notice requires no action on your part.

Information We Collect

The information we collect about you will vary depending on the type of product or service you seek or purchase, and may include the following:

- Information provided by you on your application, other forms or elsewhere, such as assets and income, and other identifying information such as your name, address, age, phone number, and social security number.
- Information about your transactions with us such as your policy coverage, premium, your balance(s), and payment history.
- Information that we receive about you from a consumer reporting agency, which may include your creditworthiness and credit history.
- If necessary to underwrite your application, health information, including your health history and status.

The procedures for accessing and correcting information in your file are available upon request.

Information We Disclose

National Western Life does not disclose nonpublic personal information about you to anyone except as is necessary in order to provide our products or services to you or as required or permitted by law or as authorized by you. We may only make disclosures about former customers without prior authorization if permitted by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Annual Notification

National Western Life will notify customers of our Privacy Policy as required by law. National Western Life's Privacy Policy is subject to change at any time. Customers will be notified of any changes at least annually.