

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. 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.

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. Specific examples can be found in the Notice of Information Practices section in this brochure.

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.

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.

Notice of Information Practices

This additional Notice of Information Practices of National Western Life Insurance Company ("NWL") and your NWL Agent is furnished in accordance with the requirements of the Insurance Information and Privacy Protection Law in effect in your state of residence.

Collection of Information

In order to properly underwrite and administer your insurance coverage, we must collect a certain amount of necessary and helpful information. As stated previously, the amount and type of information collected will vary depending on the amount and type of coverage applied for. In general we will seek information about age, occupation, physical condition, health history, mode of living, avocations, and other personal characteristics. In addition, your NWL Agent may ask you for information intended to aid in updating and improving your insurance program and in marketing other insurance or financial services.

You are our most important source of information. We may also collect or verify information by contacting medical professionals and institutions that have provided care to you or members of your family proposed for coverage, employers and business associates, friends and neighbors, and other insurance companies to whom you have applied and by examining public records. We may collect information by exchanges of correspondence, by telephone, or by personal contact.

In some cases, we may ask an insurance support organization to collect information and submit a report of its findings to us. That organization may retain a copy of the report and may disclose its contents to others for whom it performs such services.

Disclosures by National Western Life Insurance Company

In accordance with law, NWL or your NWL Agent may make disclosures to others of all information we collect about you, without your specific authorization. Following is a brief description of some of the persons or organizations to whom certain items might be disclosed.

- Persons or organizations who perform business, professional or insurance services to us, such as independent claim examiners or group plan administrators;
- Your NWL Agent, consumer reporting agencies hired to prepare investigative reports, and other insurance companies to which you have applied for coverage or benefits;
- Your attending physician or treating medical professional;
- Persons or organizations conducting bona fide actuarial or scientific research studies, audits, or evaluations.

Please be assured that the above describes some of the disclosures that may be made, not disclosures that are always or even often made. In any event, only such information as is reasonably necessary to accomplish the intended purpose will be disclosed without your prior authorization.

For example, we may disclose information about you in connection with the processing of your application for insurance. We may also disclose your information pursuant to a subpoena or law enforcement request or in connection with litigation, regardless of whether you are a current or former customer of NWL.

Access and Correction

There are procedures by which you can obtain access to personal information about you appearing in our policy files, including information contained in investigative consumer reports. We have also established procedures by which you may request correction, amendment, or deletion of any information in our files that you believe to be inaccurate or irrelevant. A description of these procedures will also be sent to you upon request.

Obtaining Additional Information

We hope you find this description of our information practices helpful. We take our responsibilities, and your rights, very seriously. If you have any further questions about the terms just discussed, please write to us:

Underwriting Department
National Western Life Insurance Company
10801 N Mopac Expy Bldg 3
Austin, TX 78759-5415

Fair Credit Reporting Act and MIB, Inc. Notices

As a part of our procedure for processing your application for insurance, an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. Upon written request to us within a reasonable period of time, you are entitled to receive additional detailed information about the nature and scope of this investigation. Your written inquiry may be addressed to:

Underwriting Department
National Western Life Insurance Company
10801 N Mopac Expy Bldg 3
Austin, TX 78759-5415

Information regarding your insurability will be treated as confidential. However, we may make a brief report thereon to the Medical Information Bureau, a nonprofit membership organization of life insurance companies that operates an information exchange in behalf of its members. If you apply to another Bureau member company for life and health insurance coverage or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information it may have in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. (Medical Information will be disclosed only to your attending physician.) If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, telephone number 617/426-3660.

We may also release information in our file to other life insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted. Provisions in this Privacy Notice that are inconsistent with the laws of your state will be superceded by the laws of your state.