

FACTS	WHAT DOES ATLANTIC COAST LIFE INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ Medical information ▪ Transaction history ▪ Payment history ▪ Credit history ▪ Credit scores <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Atlantic Coast Life Insurance Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Atlantic Coast Life Insurance Company share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call (888) 927-1727; ▪ Email the form below to privacy@aclico.com; or ▪ Mail the form below to the address listed under "Mail to": <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
Questions?	Call (888) 927-1727

Mail-in Form		
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	Name	
	Address	
	City, State, Zip	
	Account #	
Mail to:	Atlantic Coast Life Insurance Company Attention: Compliance/Privacy Office P.O. Box 25837 Salt Lake City, UT 84125	

Who we are	
Who is providing this notice?	This notice is provided by Atlantic Coast Life Insurance Company.
What we do	
How does Atlantic Coast Life Insurance Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measure that comply with federal law. These measure include computer safeguards and secured files and buildings.
How does Atlantic Coast Life Insurance Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Apply for insurance ▪ Pay insurance premiums ▪ File an insurance claim ▪ Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes--information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include Advantage Capital Holdings LLC and Atlantic Coast Life Insurance Company</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Atlantic Coast Life Insurance Company does not share with non-affiliates so that they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include independent insurance agencies.</i>