



# **SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY**

Post Office Box 78 • Jackson, Mississippi 39205

## **PRIVACY NOTICE**

### **SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY'S COMMITMENT TO PRIVACY**

At Southern Farm Bureau Life Insurance Company, maintaining our policyholder's trust and confidence is a high priority. The information you provide to us is critical to providing superior products and service to you. That is why we want our policyholders to understand how we protect your privacy when we collect and use information about you, and the measures we take to safeguard the information you share with us. To help you understand how we protect your personal information, this Privacy Notice describes our current privacy policy and privacy practices. During the continuation of your relationship with Southern Farm Bureau Life Insurance Company and any of its affiliates, we will advise you of our privacy policy and privacy practices at least once annually, as required by law.

### **OUR SECURITY PROCEDURES THAT PROTECT POLICYHOLDER INFORMATION**

We have and maintain strict policies and procedures to protect the confidentiality of your information during all stages of your relationship with Southern Farm Bureau Life Insurance Company. We use technology to manage and maintain customer information more effectively so that we may offer various insurance products and services to our policyholders. We maintain physical, electronic and procedural safeguards to protect your personal information from unauthorized access and anticipated threats or hazards. Access to your information by employees and other authorized representatives is restricted to those individuals having a legitimate business need for such information. We do not sell lists of our policyholders, nor do we disclose policyholder information to marketing companies outside the Farm Bureau family of companies, with the exception of companies we may hire to provide specific services for us, which must also contractually agree to our privacy policy with respect to handling information about our policyholders.

### **INFORMATION WE MAY COLLECT AND USE**

We collect personal information about you in order to provide, administer and service financial products and services, including insurance and annuities. The risk appraisal process involved in the business of insurance makes it critical for us to ask for and collect information from you and about you. We could not do our job without it. The type of information we collect depends on the products and services you are interested in and whether you are the proposed insured. For example, we may collect identifying information such as your name, address, and telephone number, and we may collect other personal information such as your health, financial, and employment history, depending upon the type of policy or annuity you apply for.

We may gather information from you in the application or claim form, electronically, by telephone, in writing, and from any required medical exams or tests. We may also acquire information about you from other sources, such as medical professionals and consumer reporting agencies. While most information is collected at the time of application or claim, additional information may be required if you request changes to your policy or other service. We also record personal information from your transactions with us, such as information about your insurance policies, premiums and claims.

## CONFIDENTIALITY OF MEDICAL INFORMATION

We understand that you may be especially concerned about the privacy of your medical information. **Under no circumstances do we share medical information about you for marketing purposes.** We want to assure you that we do not sell or rent to anyone your personally identifiable medical information, nor do we disclose it to others for marketing purposes. We only use and share personally identifiable medical information for purposes of underwriting insurance, administering your policy or claim, and other purposes permitted by law, such as disclosures to insurance regulatory authorities, or in response to legal process.

### INFORMATION WE MAY DISCLOSE

Southern Farm Bureau Life Insurance Company regards all your personal information as confidential. However, in the course of conducting our business there are circumstances in which we may disclose to other parties information we have about you. These disclosures are only made as permitted by law, such as disclosures to reinsurers, administrators, consultants and regulatory or governmental authorities. In addition, your Farm Bureau agent, and other Farm Bureau personnel authorized to assist your agent, have access to the personal information needed to administer your business and provide services to you. They may also use this information to advise you of additional insurance products and services offered within the family of Farm Bureau Companies and its affiliates.

Periodically we may work with entities outside the Farm Bureau companies to help us develop our products, services, computer systems and marketing approaches. As permitted by law, we may share with such entities certain identifying and non-medical information, as described in this notice. Whenever we hire other non-affiliated parties to help assist us in our business, we require them to maintain the confidentiality of your personal information and abide by all applicable privacy laws. Entities with which we share personal information are required to maintain the confidentiality of that information. We do not authorize these parties to use or disclose your personal information for any purpose other than for the work they are performing on our behalf or as required by law.

Southern Farm Bureau Life Insurance Company does not sell, rent or disclose any of your personal information, other than as previously noted. Should your valued relationship with our Company end, we will continue to limit any disclosures of your personal information in accordance with our stated privacy policy and practices just as we would if you continued to be a policyholder with our Company.

**This Privacy Notice describes the privacy policy and practices of Southern Farm Bureau Life Insurance Company in accordance with the Gramm-Leach-Bliley Act, 15 U.S.C. §6801, and with various state-specific privacy / financial information laws and regulations in the states in which our company is licensed to sell insurance and financial products. This notice also applies to the following Southern Farm Bureau Life Insurance affiliated company with respect to its activities of making available the variable contracts of Southern Farm Bureau Life Insurance Company: Southern Farm Bureau Fund Distributor, Inc., which is a registered broker-dealer. If you have a relationship with any other Farm Bureau company, you may receive privacy notices from them. Direct inquiries concerning this privacy notice to: Privacy Notice, Southern Farm Bureau Life Insurance Company, P.O. Box 78, Jackson, Mississippi 39205.**