

THIS NOTICE IS FOR YOUR INFORMATION. NO RESPONSE IS REQUIRED.

PRIVACY NOTICE TO OUR CUSTOMERS

Woodmen of the World Life Insurance Society and/or Omaha Woodmen Life Insurance Society and Woodmen Financial Services, Inc. ("Woodmen") are committed to providing quality products and exceptional service to you. Woodmen is just as committed to protecting the confidentiality and security of information we collect about you. This notice describes the information we collect, how we use it and how we protect it.

WHY WE COLLECT INFORMATION

We collect and use information to evaluate your request for our insurance or other products or services, to evaluate benefit claims, to administer and market our products or services and to process transactions requested by you.

WHAT INFORMATION WE COLLECT

We get most of our information directly from you. This includes information we receive from you on applications or other forms, and information from your visits to our Web site. We also collect information by contacting third parties such as consumer reporting agencies, employers, adult family members, other insurers, physicians, medical professionals, pharmacies, pharmacy benefit managers, hospitals, medical facilities and the Medical Information Bureau. The information we collect may relate to your finances, employment, health, avocations or other personal characteristics as well as your transactions with us or with others, including any affiliates we may organize or acquire.

HOW WE PROTECT INFORMATION

We maintain physical, electronic and procedural safeguards to protect the information we receive about you. Our employees, field associates, contractors and fraternal operations are required to protect the confidentiality of this information and to comply with our established policies. We restrict information access to only those individuals with an appropriate need, such as accessing your information to provide products, services and fraternal services to you.

INFORMATION DISCLOSURE

We may disclose any information we collect about you, or about our former customers, as described above, when it is necessary to conduct our business, or as permitted or required by law. For example, we may disclose information about you to nonaffiliated business partners in order to complete necessary business transactions on your application, account or contract; in order to comply with legal requirements such as tax reporting; in response to subpoenas; to regulatory or law enforcement agencies; for audit or research purposes; to reinsurers and consumer reporting agencies; to protect against fraud; to a medical institution or professional to verify coverage or benefits or to inform you of a medical problem of which you may not be aware; and to our fraternal operations so that you will receive the benefits of fraternal membership. In some cases, we may ask an insurance support organization to collect information about you. That organization may disclose the information to others for whom it performs services. We may also disclose information about you to others that perform business services for us. For example, we may disclose information to field associates, companies that provide general administrative services for us, or companies with whom we contract to mail information to you. We may also provide information about you, other than consumer report or health information, to our affiliates or affiliates that we may organize or acquire, to other financial institutions with which we have a joint marketing agreement if permitted by law, and to others that assist us in offering our products and services to you.

ACCESS TO AND CORRECTION OF INFORMATION

Generally, upon your written request, we will make available information collected about you for your review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available. If you notify us that the information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit a short statement of dispute, which we will include in any future disclosure of information.

FURTHER INFORMATION

This notice is provided to you pursuant to federal law which requires a financial institution to notify its customers of its privacy practices and procedures once each year. We reserve the right to change our practices or procedures after providing you proper notice. For additional information regarding our privacy policy, contact us in writing.

Are you covered under a Woodmen health plan such as long term care or hospital indemnity? You may request a copy of our Notice of Privacy Practices (Protected Health Information) by contacting us in writing.

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