

This Notice is for all of our Policyholders:

Dear Policyholder:

First of all, we want to thank you for allowing us to serve your insurance needs. We appreciate the trust you have placed in us.

We are writing in response to a law that affects financial institutions (including insurance and dental plan companies) and their customers. The U.S. Congress passed a law called the Gramm-Leach-Bliley Act. As part of the law, Congress requires that, every year, financial institutions tell their customers how they will treat customers' personal information. We agree that customers should know how information about them is being used. On the reverse side of this letter, you will find our privacy policy.

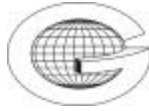
We want to emphasize that our privacy policy provides the following assurances:

- ☞ **Health and financial information about you is confidential.** We will not disclose this information to anyone unless you have specifically authorized it, it is necessary in order to administer your policy or contract, or it is required by law.
- ☞ **We do not sell information about you to others.**
- ☞ **We protect the security and confidentiality of information about you.**

We understand the seriousness and sensitivity of privacy issues. We respect your privacy and reaffirm our commitment to this important concern. If you have any questions regarding our privacy policy, please call us.

Sincerely,

Henry C GrosJean



PRIVACY NOTICE

We recognize that protecting the privacy and security of the personal information that we obtain about our customers is an important responsibility. This Privacy Notice generally describes our policy about how we treat that confidential information. This notice refers to our Agency using the terms “we,” “us,” and “our.”

How we obtain information. We obtain most of the information we need directly from you on your application or other forms you complete, or from those you have authorized to provide information to us in connection with providing you insurance or other products or services or assisting you with a claim.

Information we may obtain. The type of information we obtain depends on the type of product or service we are providing. The types of information we may obtain fall into the following three general categories:

Customer Information. Customer information includes identifying information such as your name, address, social security number, telephone number, and demographic data about you. It may also include information about your transactions with us such as type and value of our products that you own, the amount of premiums you pay, information provided on an application, and the fact that someone is or was insured.

Financial Information. Financial information is information covered by the Fair Credit Reporting Act and may include information such as your income, assets, type and value of other insurance products you own or for which you have applied, and the amount of premiums you pay to other insurance companies.

Health Information. Health information includes information about your health and medical history, and information in a medical/paramedical exam.

Security of the information. We maintain physical, electronic and procedural safeguards to protect all the information we have obtained about you.

What we do with the information we obtain. We use information about you for business purposes such as evaluating your request for insurance or other products or services. We may also use information about you to offer you other products and services we provide.

Disclosure of information. We do not sell information about you to others.

Customer Information. In order to offer you products and services that may be of value to you, we may, where permitted by law, disclose the customer information described above to an insurance company during the normal underwriting process or the following:

- ✂✂ Anyone to whom you have authorized us to disclose the information;
- ✂✂ Others as permitted* or required by law.

Financial and Health Information. We will not disclose such information to anyone outside of our Agency unless you have authorized that we do so, or as permitted* by law.

Right to the Information. You, as an insured, have a right to access of the above-mentioned information that is collected and to make any corrections to this personal information.

Changes to our Privacy Notice. Our policy about obtaining and disclosing information may change from time to time. We will provide you with notice of any material change to this policy before we implement the change.

*Examples of disclosures permitted by law would include disclosures to organizations that provide claims administration, underwriting or policyholder services for us or on your behalf.