

American Century Life Insurance Company (or “ACLIC”) is committed to protecting the privacy of the personal information we receive (“Information”) about you. By choosing to do business with us, you have placed your trust in us, and we take this responsibility very seriously. This notice summarizes our privacy practices.

## Why We Collect and How We Use Information

When you apply to any of our product or service, you disclose to us a certain amount of Information about yourself. We collect only Information necessary or relevant to our business. We use this Information to evaluate, process and service your request for products and services and to offer you other ACLIC products or services.

## Types of Information We Collect

We collect most Information directly from you on applications or from other communications with you during the application process.

Types of Information we could collect include, but are not limited to:

- Name
- Address
- Age
- Social Security number
- Beneficiary information
- Other insurance coverage
- Health information
- Financial information
- Occupation
- Hobbies
- Other personal characteristics

We also may keep Information about your transactions with us:

- Types of products you buy
- Your premium amount
- Your account balances
- Your payment history
- Additional Information received from:
  - Medical personnel
  - Medical institutions
  - Medical Information Bureau (MIB, Inc.)
  - Other insurance companies
  - Agents
  - Employers
  - Public records
  - Consumer reporting agencies

## How We Disclose Your Information

Your Information as described above may be disclosed as permitted by law to our affiliates and nonaffiliated third parties. These disclosures include, but are not limited to the following purposes:

- To assess eligibility for insurance, benefits or payments
- To process and service your requests for our products and services
- To collect premium, pay benefits and perform other claims administration
- To print and mail communications from us such as policy statements
- For audit or research purposes
- To respond to requests from law enforcement authorities or other government authority as required by law
- To resolve grievances
- To find or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance issue
- Consumer reporting agencies

ACLIC also may disclose your Information as permitted by law to our affiliates without prior authorization in order to offer you other ACLIC products or services. The law does not allow you to restrict such disclosures.

Except for the above disclosures or as authorized by you with respect to your Information, ACLIC does not share Information about our customers or former customers with nonaffiliated third parties. Further, when Information is disclosed to any nonaffiliated third parties as permitted by law, we require that they agree to our privacy standards. Please note that Information we get from a report prepared by an insurance support organization may be retained by that insurance support organization and used for other purposes.

## Access to and Correction of Your Information

You have the right to access and correct your Information that we have on file. Generally, upon your written request, we will make your Information available for your review. Information collected in connection with or in anticipation of a claim or legal proceeding need not be disclosed to you.

If you notify us that your Information should be corrected, amended or deleted, we will review it. We will either make the requested change or explain our refusal to do so. If we do not make the requested change, you may submit a short, written statement of dispute, which we will include in any future disclosure of Information. For a more detailed explanation of these rights to access and correction, please send us a written request.

## How We Protect Your Information

ACLIC has developed strong security measures to guard the Information of our customers.

We restrict access to your Information to designated personnel or service providers who administer or offer our products or services, or who may be responsible for maintaining Information security practices. We maintain physical, electronic and procedural safeguards that comply with applicable laws to protect your Information.

Please keep a copy of this notice with your important papers. Additional copies of this notice are available upon written or verbal request.

## Contact Us

If you have questions about our privacy policy, you may contact your agent or contact us in writing at 1333 W. McDermott Dr. #200, Allen, TX 75013. You may also call (855) 966-1111 or email [service@aclic.com](mailto:service@aclic.com).