



Banner Life Insurance Company
Attention: Retirement Services
3275 Bennett Creek Avenue
Frederick, Maryland 21704
800-664-6129

LEGAL & GENERAL AMERICA PRIVACY POLICY

Your privacy is important to us.

Your privacy is important to us. At the Legal & General America companies (Banner Life Insurance Company and William Penn Life Insurance Company of New York), we understand that the information you provide to us or we collect about you is private. This privacy policy is provided to you so that you will understand what Legal & General America does with the personal information you provide to us and the measures we take to protect your privacy.

Who has access to LIFE INSURANCE policy customer information?

The information that you provide to us is used for company purposes only. Our employees and independent agents of Legal & General America have access to your information, and are authorized to review it, only for the purposes of carrying out their official duties and responsibilities. Our employees and independent agents are required to keep customer information confidential.

Who has access to ANNUITY customer information?

The information that is provided to us is used for company purposes only. Our employees have access to your information, and are authorized to review it, only for the purposes of carrying out their official duties and responsibilities. Our employees are required to keep customer information confidential.

Why does Legal & General America collect and maintain information?

As a regulated insurance carrier, the Legal & General America companies are required by state laws and regulations to collect and maintain certain information about our customers. The information we collect also enables us to provide you with services and products that meet your individual needs and to provide you with the high level of customer care that you have come to expect from Legal & General America.

What type of information does Legal & General America collect and maintain?

We collect and maintain various types of information about our customers. The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Information that you submit to us, such as your name, address, telephone number, and Social Security Number.
- Information about your transactions, such as payment history and account balance.
- Information from non-affiliated third parties about your medical, employment and income history; banking relationships; your assets and liabilities; and your driving record.
- Information from consumer reporting agencies about your credit history.
- Information about you that may be derived from your visits to Legal & General America's website (www.LGAmerica.com).

Does Legal & General America disclose customer information to or share customer information with outsiders?

We do not disclose any non-public personal financial or any non-public personal medical information about our customers or former customers to anyone, except as permitted or required by law, or is necessary to properly serve you and service your business.



It is our current policy not to disclose customer information to, or share customer information with, other businesses for marketing purposes. If this policy should change, we will notify you by mail, and you will be given an opportunity to request that your information not be disclosed to, or shared with, other businesses for marketing purposes.

How can you contact Legal & General America if you have privacy questions?

If you have any questions about the privacy of your information, you can contact the appropriate customer service department listed below.

If you have a Banner life insurance policy, contact:

Banner Customer Service

Call: 800-638-8428 Toll Free

Fax: 301-294-6960

Hours: 8:00-5:00 ET, Monday - Friday

3275 Bennett Creek Avenue

Frederick, Maryland 21704

customerservice@bannerlife.com

If you have a Banner retirement annuity, contact:

Retirement Customer Service

Call: 800-664-6129 Toll Free

Fax: 301-810-4889

Hours: 9:00-6:00 ET, Monday - Friday

3275 Bennett Creek Avenue

Frederick, Maryland 21704

retirementservices@lgamerica.com

If you have a William Penn life insurance policy, contact:

William Penn Customer Service

Call: 800-346-4773 Toll Free

Fax: 516-229-3081

Hours: 8:30-4:45 ET, Monday - Friday

3275 Bennett Creek Avenue

Frederick, Maryland 21704

customerservice@wpenn.com

We are in the business of maintaining long-term relationships, and we know there is no quicker way to lose trust than to misuse information.

Legal & General America Affiliates

This notice is provided by: Legal & General America, Banner Life Insurance Company and William Penn Life Insurance Company of New York.