

*BCS Insurance Company
BCS Life Insurance Company*

PRIVACY NOTICE

BCS respects the privacy of its customers and former customers and protects the security and confidentiality of their nonpublic personal information. To safeguard our customers' confidential information, we comply with all applicable laws and regulations and have instituted our own policies to:

1. insure the security and confidentiality of customer records and information;
2. protect against any anticipated threats or hazards to the security or integrity of such records; and
3. protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any customer.

BCS PRIVACY POLICY:

- **Policies and practices with respect to disclosing your nonpublic personal information:**

We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law.

- **Categories of nonpublic personal information that we collect:**

We collect nonpublic personal financial information about you from the following sources:

- information we receive from you on applications or other forms;*
- information about your transactions with us, our affiliates, or others; and*
- information we receive from a consumer reporting agency.*

- **Policies we maintain to protect the confidentiality and security of nonpublic personal information:**

We restrict access to nonpublic personal financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic financial information.