



<b>FACTS?</b>	<b>WHAT DOES AETNA DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number, checking account information and wire transfer instructions</li> <li>• Medical information, insurance claim history and transaction history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Do we share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you.	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences.	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call <b>1-800-264-4000</b> or go to <b>www.aetnaseniorproducts.com</b>
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Who we are	
<b>Who is providing this notice?</b>	The unit at Aetna dedicated to administering the Individual Whole Life Insurance business underwritten by American Continental Insurance Company and Continental Life Insurance Company of Brentwood, Tennessee.
What we do	
<b>How does Aetna protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Your information is viewable only to those employees who need access in order to provide individual whole life insurance products or services to you and your beneficiaries.
<b>How does Aetna collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for insurance, give us your contact information or income information</li> <li>• pay insurance premiums, pay us by check or file an insurance claim</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Aetna does not share with our affiliates</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Aetna does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Aetna doesn't jointly market</i></li> </ul>

Other important information	
<ul style="list-style-type: none"> <li>• You have the right to correct or amend the records we maintain (but not the records maintained by your employer, provider or other third parties). If we do not agree that the records are incorrect, you can request we add a rebuttal statement to your file.</li> <li>• You have the right to know the reasons for an unfavorable underwriting decision. Previous unfavorable underwriting decisions may not be used as the basis for future underwriting decisions unless we make an independent evaluation of the basic facts.</li> <li>• You have the right with very limited exceptions, not to be subjected to pretext interviews (Aetna does not participate in pretext interviews)</li> </ul>	