

Investors Heritage Life Insurance Company

Your Privacy at Investors Heritage

At Investors Heritage Life Insurance Company (“Investors Heritage,” “we,” “us,” or “our”) keeping nonpublic personal information (“Information”) about our customers secure and private is a top priority. We are sending you this Notice to help you understand what Information we collect and how we use and protect that Information.

While Information is vital to our ability to provide superior service, our most important asset is your trust. We will limit the collection and use of Information to the minimum we require to service our customers. This includes advising our customers about our products, services and other opportunities, and to administer our business.

We apply the same privacy policies to former customers as well as new customers. As required by law, we will send our current customers our privacy policy at least annually. If we amend our privacy policy you will be notified.

Our Policies and Practices to Protect Your Personal Information

Investors Heritage is operated and managed from our home office in Frankfort, Kentucky. Investors Heritage offers a full line of life insurance products including whole life, term life, single premium life, multi-pay life and annuities. Our primary lines of business are insurance policies and annuities utilized to fund preneed funeral contracts, credit life and credit disability insurance, term life insurance and reducing term life insurance. We market our products through hundreds of funeral homes and funeral directors, and through financial institutions and independent representatives.

I. Information Security

Investors Heritage protects the Information it collects about you by maintaining physical, electronic and procedural safeguards that meet or exceed requirements of applicable federal and state law. Any affiliates and nonaffiliated third parties to whom Investors Heritage provides your Information must also agree to follow appropriate standards of security and confidentiality.

II. Categories of Personal Information We Collect and May Disclose

We may collect a wide variety of Information about you and your family from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income and beneficiaries;
- Information about your transactions with Investors Heritage, our affiliates or others, such as your policy coverage, premiums, account balances and payment history;
- Information we receive from nonaffiliated third parties such as consumer reporting agencies

III. What Information We Disclose and To Whom We Disclose It

The Information obtained from you will only be disclosed with your authorization, as permitted or required by law, or to conduct our business in administering your policy. The companies affiliated with Investors Heritage may share your Information among themselves. Additionally, we may disclose all of the Information to nonaffiliated third parties that perform marketing or other services on our behalf and with whom we have joint marketing or service agreements.

IV. Verifying the Accuracy of Your Information

Maintaining accurate Information about you is very important to us. You have the right to ask Investors Heritage to correct, amend or delete any Information about you, which you believe to be incorrect. If the Information should be corrected, Investors Heritage will update its files. If Investors Heritage does not agree that the information is incorrect, you have the right to submit a short statement of dispute, which we will place in your file and include in any future disclosure of Information.

We will not send you any medical information we have received about you from a doctor or other health care provider. Instead, we will forward the Information to a physician of your choice and you should contact them directly to obtain the Information you seek. Information relating to a claim or civil or criminal proceeding is not subject to the rights described above.

This Privacy Policy is being provided in accordance with privacy laws. If you have any questions, please contact us at Investors Heritage Life Insurance Company, 200 Capital Avenue, P.O. Box 717, Frankfort, KY 40602-0717. Please include your name, address, policy number if applicable, and some type of personal identification.