

Privacy Policy

Effective April 1, 2016

American Public Life Insurance Company ("APL") understands that privacy is an important issue for visitors to our websites at ampublic.com and our affiliated websites. It is the policy of APL to protect the nonpublic personal information ("personal information") we receive about you if you are a current or former customer, become a customer, or apply for any of our products or services for personal, family, or household purposes. We will keep this information secure and confidential. The following statement is provided to help you understand what information is gathered through our sites, applications and other forms of contact with you and how that information is handled and used once it is gathered. This Internet Privacy Policy applies to our publicly available website, www.ampublic.com, including any subsites and any password protected sections of those websites. If you are an individual who has purchased an insurance product from APL, you have received or will be receiving in the mail additional information about our privacy practices. We will make every effort to update this information prior to making any changes to our online privacy practices. We respect your privacy and promise to treat your personal information responsibly. Your privacy is as important to us as it is to you.

If you have questions about the recent privacy notice that was mailed, the correct telephone number to contact us is 1-866-554-4722.

We will not knowingly allow any minor to register for services, attempt to purchase our products, or access any areas which require registration.

Information We Collect

We collect and maintain information about you so that we can provide you with the insurance coverage and other products and services that you have requested and to protect, service and administer your records, accounts and funds. We may also use your information to help design new or improved products and services. Most importantly, any information that you may agree to provide helps us better understand your financial and insurance needs so we can continue to provide you high quality products and services.

We require you to share your personal information with us for some of our online activities. These activities include accessing your policies online, applying for products or services and asking us questions. Personal information is any information that identifies you and describes your relationship with APL. Some examples of the personal information that APL may collect include information:

* You give us, such as: name, address, age, marital status, Social Security number, annual income, and other financial information. This includes information supplied on an application or to an insurance agent.

- * About your business with us or others. This information is about other products or services you own or use and may be provided to us by you upon our written request.
- * Given by your employer or group plan sponsor for any group product you may have. It is provided in writing or electronically through a secure process.
- * From consumer reporting agencies, such as: credit relationships and history. It is given upon our written request. It includes information that an agency already has on file.
- * From sources outside APL, such as: medical records; motor vehicle reports, etc. It is provided to us upon our written request. The medical information may be provided by a medical provider you have named, or from the Medical Information Bureau (MIB).
- * From visitors to APL Nonpublic Online Service Center Website. This is secure data you enter while visiting the website.
- * From a report prepared by an insurance-support group that may be kept by us. It may be disclosed to other persons as permitted by law.

If you apply for a product or service, we may collect information from your consumer reports, such as your credit report or motor vehicle report. We may also need to collect your medical information. We won't use or share your medical or consumer report information for marketing purposes.

How We Protect Information About You

We maintain appropriate physical, electronic and procedural safeguards to maintain the confidentiality and security of your personal information. We restrict access to personal information about you to those employees who have a need to know that information to provide products or services to you. Physical and electronic files are kept in secure areas. We educate our employees about the importance of confidentiality and customer privacy. We also enforce employee privacy responsibilities. Our handling and protection of your personal information is governed by a range of state and federal laws, rules and regulations. Information you may consent to provide using the Internet is afforded the same protection as it would be if you provided it in writing, by phone or in conversation with one of our representatives. We collect, retain and share your personal information only for particular business-related purposes and only as authorized by state and federal law. When we do share your information, the information may be shared verbally, electronically or via paper document depending upon which manner is most appropriate for the business purpose for which your information is being used.

It is our goal to demonstrate APL's commitment to your privacy and describe our policy for collecting, safeguarding and administering your personal information. Here are our some additional answers to some common questions about privacy and security. We hope this information addresses your concerns. If you have further questions or comments about APL's Privacy Policy please contact APL's Privacy Advocate at 1-866-55-HIPAA (1-866-554-4722).

What do you track and record?

You are not required to provide personal information or reveal your identity to browse our public website.

When visitors access our public pages our web servers log the IP address (the numeric Internet address of a computer). We do not link IP addresses to any personal information. IP address tracking allows us to track a visitor's session but the visitor remains anonymous. This provides information about parts of the site visited and the length of time spent there. We also record the information your browser provides about browser type and version. We use this information to administer our system and improve the information and services offered on our public website.

Information may also be collected by APL when you voluntarily provide it to us. For example, you may want to apply for certain APL insurance coverage or simply request additional information concerning one of our products or services. In this case, we collect only the information you voluntarily provide and use it only for the specific purpose it was provided.

Do you use cookies? Must I accept them?

This website may use Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

What about e-mail addresses?

We only capture the e-mail address of visitors to our public site who request information, select e-mail as the preferred response, and provide us an e-mail address. We do not use e-mail addresses provided in this manner for e-mail mass marketing.

How can I contact APL?

You can contact us regarding privacy as follows:

* Questions or comments about APL's Privacy Policy, please contact:

APL's Privacy Advocate at 1-866-55-HIPAA (1-866-554-4722)

* To review your information, or to correct or change any information that we have on file, please contact us.

* By phone at 1-800-654-8489

* By mail at:

American Public Life Insurance Company
P.O. Box 925
Jackson, MS 39205-0925

Download American Public Life Insurance Company's HIPAA Notice of Privacy Practices on our website at www.ampublic.com.

AGREEMENT

Your voluntary use of our website signifies that you consent to our Internet privacy policy. Should you not consent to our policy, you will need to vacate this website or delete our mobile application immediately. We reserve all rights to modify our Internet privacy policy in the future as we see fit and/or as required by applicable law. However, prior to implementing any changes, we will make every attempt to provide adequate notice on this website.

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