



Privacy Policy Notice

TDC Life, Inc. (TDC Life) is committed to client confidentiality and the protection of your privacy. The following information is provided, as required by law, to help you understand our privacy policy and how we will handle and maintain confidential personal information as we fulfill our obligations to protect your privacy.

Information We Collect

TDC Life collects personal information ("Personal Information") as part of our relationship to you, to provide client services and fulfill legal and regulatory requirements. The type of Personal Information TDC Life collects may include:

- Information TDC Life receives from you on forms (such as name, address, Social Security number, profile documents, financial information, health-related / medical information and records, assets and income, and other sensitive and personal information);
- Information you provide TDC Life directly about your personal information, financial information, health-related / medical information and records, and other sensitive and personal information or which TDC Life may receive from others you authorize TDC Life to receive.

Information Disclosed In Administering Products and Services

TDC Life will not disclose Personal Information about current or former clients to non-affiliated third parties except as permitted or required by law or with consent. Because we rely on certain third parties for services that enable us to provide our services to you, such as our attorneys, accountants, auditors, other consultants, brokers, and insurance companies and their agents and representatives who, in the ordinary course of providing their services, may require access to Personal Information, may share Personal Information with such third parties. TDC Life does not sell any Personal Information about you to any third party.

Information we may share about you may include your Personal Information.

Procedures to Protect Confidentiality and Security of Your Personal Information

TDC Life has procedures in place that limit access to Personal Information to those employees who need to know such information in order to perform business services. In addition, TDC Life maintains physical, electronic and procedural safeguards to guard your nonpublic Personal Information.

TDC Life will update its policy and procedures when necessary to ensure that your privacy is maintained and that TDC Life conducts business in a way that fulfills our commitment to you. If TDC Life makes any material changes in its privacy policy, we will make that information available to clients through our Web site and/or other communications.

Information We Disclose to Affiliated Third Parties

TDC Life may share client Personal Information with Arrowhead Medical a dba of TDC Life, ReNew Life, LLC, a wholly owned subsidiary of TDC Life, TDC Companies, Inc. an affiliated management company, BridgePoint Risk Management, an affiliated property and casualty firm, and Lion Street, Inc., an affiliated financial services firm.

**Former Clients**

If you or we decide to close, conclude or terminate your engagement(s) or if you become an inactive customer, we will adhere to our privacy policies, which may be amended from time to time.

Changes to Our Privacy Policy

In the event there were to be a material change to our privacy policy regarding how we use your Personal Information, we will provide written notice to you. Where applicable, you would be given an opportunity to limit or opt-out of such disclosure arrangements.

Questions

If you have questions about this privacy notice, would like to opt-out of any storage of Personal Information, or have any other questions about the privacy of your Personal Information please call our main number at (419) 891-9999, or mail us at TDC Life, Inc., Attention Compliance Department, 1440 Arrowhead Drive, Maumee, Ohio 43537 and ask to speak to the Compliance Department.

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