

At Monitor Life Insurance Company of New York, we understand the level of trust you have placed with us to protect your personal information. This notice explains how we protect your privacy and treat your personal information. This notice applies to current and former customers. "Personal information" here means anything we know about you personally.

## Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential and tell our employees to protect it as if it were their own information. We limit access to those who need it to perform their jobs. Our outside service providers must also protect your information, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

## Collecting Your Information

We typically collect your name, address, age, and other relevant information. For example, we may ask about you:

- Finances
- Creditworthiness
- Employment
- Health

We may also collect information about any business you have with us, our affiliates, or other companies. These affiliates have implemented privacy policies and procedures that comply with applicable federal and state law. In the future, we may also have affiliates in other businesses.

## How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don't control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

## Using Your Information

We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- Administer your products and services
- Process claims and other transactions
- Perform business research
- Confirm or correct your information
- Market new products to you
- Help us run our business
- Comply with applicable laws

## Sharing Your Information with Others

We may share your personal information, with your consent, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor.

## Other reasons we may share your information include:

- Doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- Telling another company what we know about you if we are selling or merging any part of our business
- Giving information to a governmental agency so it can decide if you are eligible for public benefits
- Giving your information to someone with a legal interest in your assets (for example, creditor with a lien on your account)
- Those listed in our "Using Your Information" section above

Additionally, your representative may change brokerage firms, and may disclose your personal information to a new firm.

## Opting Out

You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of a joint marketing arrangement. Even if you don't "opt out," we will not share your information with unaffiliated companies for their own marketing purposes without a joint marketing arrangement. We will give you an "opt-out" form when we first issue your policy. You can also "opt out" anytime by contacting your Agent directly or contacting us at:

Monitor Life Insurance Company of New York  
Attn: Privacy Officer  
P.O. BOX 16708  
Jackson, MS 39236  
Phone: 888-538-6941

If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.

## Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside Monitor Life.

## Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:  
Monitor Life Insurance Company of New York  
Attn: Privacy Officer  
P.O. BOX 16708  
Jackson, MS 39236  
Phone: 888-538-6941

We may revise this privacy notice. If we make any material changes, we will notify you as required by law.