


FACTS	WHAT DOES NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY (NTA LIFE) DO WITH YOUR PERSONAL INFORMATION? 	
Why?	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.	
What?	<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"> <input type="checkbox"/> Social security number, date of birth, and medical records <input type="checkbox"/> Name, address, work history, income, and motor vehicle reports <input type="checkbox"/> Beneficiary names, payment history, and claims and coverage information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons NTA Life chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does NTA Life Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	yes	no
For our marketing purposes— to offer our products and services to you	yes	no
For joint marketing with other financial companies	no	n/a
For our affiliates' everyday business purposes— information about your transactions and experiences	yes	no
For our affiliates' everyday business purposes— information about your creditworthiness	no	n/a
For non-affiliates to market to you	no	n/a
Questions?	For additional information about your benefits or about this Privacy Notice, please call a customer service representative at (888) 671-6771 or go to www.ntalife.com .	

Who we are	
Who is providing this notice?	NTA Life provides this notice because we are serious about our commitment to your privacy. This notice also applies to our affiliates.
What we do	
How does NTA Life protect my personal information?	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. We limit access to your information to those people who need it to perform their jobs. Misuse of your information by employees will result in discipline.
How does NTA Life collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <input type="checkbox"/> call or write to our company or speak to our agents <input type="checkbox"/> complete applications, file claim information, or provide medical records <input type="checkbox"/> visit our website The information may be provided by you, your family, your employer, a medical service provider, the policy owner, insured, payor, or beneficiary.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <input type="checkbox"/> sharing for affiliates' everyday business purposes—information about your creditworthiness <input type="checkbox"/> affiliates from using your information to market to you <input type="checkbox"/> sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <input type="checkbox"/> Our affiliates agree to protect your information. They include National Teacher Associates, Inc. and affiliated licensed corporate insurance agencies and AccuFlex Services, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <input type="checkbox"/> We do not disclose your information to non-affiliated entities for purposes unrelated to our products and services, unless otherwise authorized by you or required by law. <input type="checkbox"/> Such non-affiliates may include insurance regulatory authorities, governmental authorities, and law enforcement.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <input type="checkbox"/> NTA Life does not engage in joint marketing.
Other important information	
<p>HIPAA Notice of Privacy Practices. A copy of our HIPAA Notice of Privacy Practices is included with your policy packet. You may get an additional copy at www.ntalife.com/Privacy.html or by sending a written request to our Privacy Officer at 4949 Keller Springs Road, Addison, Texas 75001-5910. We may disclose additional information if specifically authorized.</p> <p>Your Rights and Responsibilities. You have the right to access, and if necessary, correct your information (other than information that relates to a claim or a judicial proceeding). You also have a right to request a written reason for any adverse underwriting decision. Simply submit a written request to our Privacy Officer at the address listed above. As a recipient of this notice, it is your responsibility to communicate all of this information to every insured under the policy.</p> <p>Cancer Policy Benefits After Mastectomy. In many states, our cancer policies provide benefits for mastectomy-related services required as a result of cancer, including reconstruction and surgery to obtain symmetry, prostheses, and complications from mastectomy (including lymphedema).</p> <p>Return of Premium (ROP) Rider Cancellation Reminder. If you have a Cash Value ROP rider in effect and attached to any of your policies, you are now permitted to cancel that rider without cancelling the underlying policy. Any cash value accrued under that rider will be immediately payable to you. Send a written request for cancellation to our Claims Department, along with your policy number, using the address listed above.</p>	
YOU DO NOT NEED TO PROVIDE ANY RESPONSE TO THIS NOTICE	