

# Our Commitment to Your Privacy (Privacy Policy)

NO ACTION OR REPLY REQUIRED



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**Catholic United Financial is committed to safeguarding your privacy.** While the information we collect about you is critical to providing superior products and services, be assured that we are dedicated to maintaining the confidentiality of the personal information we have. **We do not sell or rent to anyone the information you have entrusted to us.**

To help you understand how we protect your personal information, this notice summarizes the Privacy Policy of Catholic United Financial and its affiliates, the **Catholic United Financial Foundation** and the **Catholic United Financial General Agency, LLC**. (Another member of the Catholic United Financial family, the **Catholic United Financial Credit Union**, will provide its own privacy notice.) During the continuation of your relationship with Catholic United Financial, we will advise you of our Privacy Policy and practices as required by law.

## Confidentiality and Security Procedures

Catholic United Financial understands the importance of protecting and securing your nonpublic personal information and using it appropriately. We maintain strict policies and procedures to protect the confidentiality of your information during all stages of your relationship with Catholic United Financial. In addition, we maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Access to nonpublic personal information about you is restricted to the employees who need to know that information to provide products and services to you. All our employees are trained and required to safeguard such information.

## Information We May Collect and Use

We collect personal information about you to provide, administer and service financial products and services, including insurance and annuities. The type of information we collect about you depends on the products, services or benefits you request and may include:

- **Information we receive from you on applications or other forms**, such as your name, address, Social Security number, birth date, assets and income.
- **Information you authorize us to obtain**, such as medical and hospital records. We want to assure you that medical information Catholic United Financial receives about you will not be disclosed without your authorization, except as required by law.
- **Information about your transactions with us**, such as your contract coverage, certificate values and payment history.
- **Information we receive from consumer reporting agencies**, such as your credit worthiness and credit history. This type of information will be shared in appropriate situations and only to the extent required for necessary business purposes.

## Sharing Information Within Catholic United Financial

Catholic United Financial regards all your nonpublic personal information as confidential. However, in the course of conducting our business, there are circumstances in which we may disclose to other parties the information we have about you. These disclosures are only made as permitted or required by law. For example, we may disclose the above categories of nonpublic personal information about you to Catholic United Financial's affiliates. We may share your identifying information (such as name, address, telephone number, age and years of membership) and your fraternal relationship information (such as council name) with council officers in order to facilitate fraternal activities.

## Sharing Information Outside Catholic United Financial

We may also disclose the above nonpublic personal information with non-affiliated organizations that perform services for us or on our behalf, such as reinsurance, fraternal benefits, printing and mailing. We are also permitted to disclose the above categories of information to help us underwrite insurance, process transactions and administer claims that you request or authorize. In addition, we are required to disclose information about you in certain instances, such as to detect fraud or to comply with an inquiry by a government agency or regulator. Whenever we hire other parties to help us conduct our business, we expect them to maintain the confidentiality of your personal information and abide by all applicable privacy laws. Further, we do not authorize them to use or disclose your personal information for any purpose other than the work they are performing on our behalf or as required by law.

## Former Customers

Should your relationship with Catholic United Financial end, we will continue to limit disclosures of your personal information in accordance with our stated Privacy Policy and practices, just as we do for those with a continuing relationship with us.

## Accuracy of Your Information

Our goal is to keep your information accurate and up to date. If you find any inaccuracies in the statements or account information we send to you, we urge you to contact our Member Services department by calling or writing us at our address shown above.

**Catholic United Financial's Privacy Policy is on our website ([www.catholicunitedfinancial.org](http://www.catholicunitedfinancial.org)). We will also provide a written copy upon request.**

**We reserve the right to change our Privacy Policy at any time. We will notify you of such changes as required by law.**