

North Dakota



**SBLI USA MUTUAL LIFE INSURANCE COMPANY, INC.
SBLI USA HOLDINGS, INC.
SBLI USA DIVERSIFIED SERVICES COMPANY, INC.
S.USA LIFE INSURANCE COMPANY, INC.
F/K/A SBLI USA FINANCIAL SERVICES LIFE INSURANCE COMPANY, INC.
SBLI USA INSURANCE AGENCY, INC.**

PRIVACY NOTICE

At SBLI USA we are very aware and protective of the privacy concerns of our customers. This Privacy Notice and Opt-In Notice is to inform you of our information collection and dissemination practices. If at some point in the future we change our information collection and/or dissemination practices, we will notify you in writing of any change. You will be able to opt out of this change prior to the effective date of the change.

When the term "SBLI USA" is used in this Privacy Notice and Opt-In Notice form, it means those companies¹ listed below:

- SBLI USA Mutual Life Insurance Company, Inc.
 - SBLI USA Holdings, Inc.
 - SBLI USA Diversified Services Company, Inc.
 - S.USA Life Insurance Company, Inc.
 - F/K/A SBLI USA Financial Services Life Insurance Company, Inc.
- SBLI USA Insurance Agency, Inc.

I - OUR SECURITY PRACTICES

We restrict access to nonpublic personal information about you at SBLI USA's locations to only authorized employees and agents who need to know that information to provide products or services to you. We maintain security practices, physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

II - NONPUBLIC HEALTH INFORMATION

To the extent such information is collected by those SBLI USA companies which are insurers, nonpublic health information about you will not be disclosed to affiliated or non-affiliated third parties other than for underwriting purposes, claim handling or reinsurance to allow for the proper transaction of our business or disclosures required by law or legal process.

III - NONPUBLIC PERSONAL FINANCIAL INFORMATION

Subject to any requirement that we obtain your permission in advance to do so, we may disclose nonpublic personal information about you to the following types of affiliated or non-affiliated third parties:

- Companies that perform marketing services on our behalf or other financial institutions with which we may have a marketing agreement;

¹ The SBLI USA companies are not authorized to do business in every state.



OPT-IN NOTICE

Name

Please List All Policy Numbers Telephone Number

Address

City State Zip

Signature

I authorize SBLI USA to do the following:

- You may add my name and address to lists used for mail offers from financial institutions with which you have a marketing agreement and your non-affiliates.
- You may add my name, address and telephone number to telemarketing lists used for phone solicitations by financial institutions with which you have a marketing agreement and your non-affiliates.
- You may disclose my other nonpublic personal financial information listed in Section V of the Privacy Notice to financial institutions with which you have a marketing agreement and your non-affiliates.
- Please do not use or disclose any of my nonpublic personal financial information to your affiliates.

If you have any questions concerning this form, please call this toll free number, 1-877-SBLI-USA.

Please mail this form to:
SBLI USA
100 West 33rd Street, Suite 1007
New York, NY 10001-2914

- Financial service providers such as life insurers, property and casualty insurers, banks, mortgage bankers, mortgage agencies and brokers, and other mortgage related companies, securities broker-dealers, insurance agents, brokers, third party administrators, and any non-financial services companies or non-profit organization.

We may also disclose nonpublic personal financial information about you to affiliated and non-affiliated third parties as required or permitted by law. In no event will we disclose nonpublic personal financial information about our former customers to any affiliated or non-affiliated third party.

IV – COMPUTER PRIVACY

SBLI USA does not collect any non-public personal information from a visitor to its web site without expressly requesting that the visitor provide the information. Our web site contains links to other web sites. With respect to web site security, SBLIUSA.COM uses a secure server and security protocol to safeguard the information provided by visitors during the information gathering and information delivery process.

V – INFORMATION WE USE

Subject to compliance with applicable federal and state fair credit reporting laws, we may collect, use and disclose the following kinds of nonpublic personal financial information about you:

- Information we receive from you on applications or other forms, whether received orally, in writing, or through our web site, such as name, address, email address, social security number, beneficiaries, and telephone number;
- Information about you, your transactions with us, our affiliates, or others such as policy coverage, premium balances, payment history, and parties to the transaction;
- Information we receive from a consumer reporting agency, such as credit worthiness and credit history, assets and income.

VI – OPTING-IN TO DISCLOSURE OF NONPUBLIC FINANCIAL INFORMATION

Except for disclosures to non-affiliated third parties required or permitted by law, your permission is required before we disclose nonpublic personal financial information about you to non-affiliated third parties. This is referred to as “opting-in”.

If two or more customers jointly obtain an insurance product or service, any of the joint customers may exercise the opt-in option and such opt-in request will be considered applicable to the other joint customers.

If you wish to opt-in to disclosures to non-affiliated third parties, you should complete the attached Opt-In Notice form and return it to us, or mail a letter to SBLI USA at 100 West 33rd Street, Suite 1007, New York, NY 10001-2914.

VII - CORRECTION OF INFORMATION

Upon your written request, we will make the nonpublic personal financial information we have about you available for your review. If you notify us that any such information is incorrect, we will correct our records, if we agree. If we do not agree, you may provide us with a written statement disputing the accuracy of the information. We will include your written statement in any future disclosure of the information to third parties. Upon your request, we shall provide you with a more detailed notice concerning your privacy rights under the state laws applicable to you.



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