

Privacy Statement

MBA Protects Your Privacy

MBA knows you want us to keep your personal information private and secure. We are committed to doing this and have policies in place to protect your privacy. We have built your Association with integrity, honesty, and trust, and we will protect your privacy with those values in mind.

You are receiving this notice because you obtained a financial product or service sponsored by us or our affiliate, MBA Services, Inc., for personal, family, or household purposes. The provisions of this apply to both current members and former members unless we state otherwise.

Our Privacy Pledge

We sponsor life insurance and other insurance products directly and through MBA Services, Inc. In order to provide these services, we collect personal information about you. Some of this is called “nonpublic personal information,” which includes personally identifiable information that is not publicly available, that is provided by you, obtained by us for nonaffiliated third parties, or that results from your transactions with us. As we collect and maintain this information we pledge to:

- Collect only information needed to deliver superior products and services.
- Control access to your information, both in the office and on the Internet.
- Keep your health information private and NEVER disclose it to nonaffiliated third parties for marketing purposes.
- Require strict standards from nonaffiliated providers that help us process transactions.
- Keep your personal information confidential, and let you choose whether or not you are mailed marketing offers from nonaffiliated providers with whom we do business.

Here’s How We Keep Your Information Private

Access is limited to personnel who need the information to provide or administer products and services. We maintain physical, electronic, and procedural safeguards that meet or exceed state and federal regulations. We continually update and improve our security standards, procedures and technology to help us protect against anyone gaining unauthorized access to your confidential information.

Categories of Information We Collect and May Disclose

In the normal course of business we may collect the following types of personal information:

- Information you give us on applications and other forms (*such as name, address, date of birth, driver’s license number and accident/violation history, Social Security number, health information, and beneficiaries*).
- Information about your transactions (*such as your policy coverage, premiums and payment history*).
- Information we receive from a consumer reporting agency (*such as your creditworthiness and credit history*).
- Information about you from our affiliates or other sources (*such as publicly available records*).

We may disclose any of the above information we collect to affiliates and nonaffiliated third parties, in the manner described as follows.

Information We May Share With Affiliates

MBA and MBA Services, Inc. are affiliated entities which endorse life and other insurance products. The law permits us to share among our affiliates any information about our transactions and experiences with you. In order to offer you a broad range of products and services, and to better serve you, we may share among our affiliates some or all the personal information that we obtain from our transactions and experiences with you.

We otherwise do not share any personal information about our members with our affiliates, except as permitted or required by law.

Information We May Share With Nonaffiliated Third Parties

Nonaffiliated third parties are companies not controlled by MBA.

- We do not sell personal information about our members to nonaffiliated third parties.
- We do not disclose personal health information about our members to nonaffiliated third parties, except as authorized or required by law.
- We may share the personal information we obtain about you (*as described above*) with financial institutions (*such as insurance underwriting companies, insurance agents and others*) with whom we have joint marketing agreements, or with non-financial companies that perform services on our behalf.
- We may also disclose such personal information about you with nonaffiliated third parties as permitted by law, including disclosures necessary to process and service your account, to protect against fraud, to protect the security or confidentiality of our records, or with your consent.

We otherwise do not disclose any personal information about our customers to any other nonaffiliated third parties, except as permitted or required by law.

If you have a policy that is covered by the HIPAA Privacy regulations, you received a privacy notice that relates to the privacy of your medical information. To obtain an additional copy of the privacy notice related to your medical information you can log onto our company's website at www.militarybenefit.org or you can contact us at MBA, PO Box 221110, Chantilly VA 20151.

We reserve the right to change our privacy policies. If we do, we will give you the required notice.

PLEASE NOTE YOUR MEMBER IDENTIFICATION NUMBER (MIN) ON THE ENCLOSED NOTIFICATION OF INSURANCE COVERAGE. YOU SHOULD REFER TO THIS NUMBER ANY TIME YOU CONTACT MBA.