



**FACTS** **WHAT DOES DEARBORN NATIONAL® 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?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and payment history
- Transaction history and employment information
- Medical information and insurance claim history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Dearborn National chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dearborn National share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> — information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

**Questions** Go to [www.dearbornnational.com](http://www.dearbornnational.com)

*Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by the following affiliated companies: Fort Dearborn Life Insurance Company® (Downers Grove, Illinois) and Colorado Bankers Life Insurance Company® (Greenwood Village, Colorado), both of which are not licensed in and do not solicit business in New York; in New York, the company is Fort Dearborn Life Insurance Company® of New York (Pittsford, New York). Dental Network of America®, LLC is an administrator for group dental claims. DenteMax®, LLC is a dental provider network. Preferred Financial Corporation is an insurance agency. Products and services and availability vary by state and company, and are solely the responsibility of each affiliate.*

## Who we are

### Who is providing this notice?

The Dearborn National brand companies. (See “Other important information” below for the list of companies.)

## What we do

### How does Dearborn National 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. Access to your information is limited to employees who need it in their jobs. If a company working for us has access, it is required to protect it.

### How does Dearborn National collect my personal information?

We collect your personal information, for example, when you

- apply for insurance or pay insurance premiums
- file an insurance claim or provide employment information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates 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 nonfinancial companies.

- Health Care Service Corporation, a Mutual Legal Reserve Company
- DenteMax®, LLC

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Dearborn National does not share with nonaffiliates so they can market to you, other than as provided in this notice.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include categories of companies such as insurance companies and brokers.

## Other important information

**For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NC, NJ, NV, OH, OR and VA only:** The term "information" as used in this part means personal information that is obtained in an insurance transaction. We may give your information to government officials, including insurance officials, law enforcement, and to group policy holders about claim experience, or to auditors, or as you may authorize, or as the law allows or requires. We may give your information to insurance support entities that may keep it or give it to others. We may share medical information and other information so we can learn if you qualify for coverage, to process claims, or to prevent fraud, or if you authorize us to do so.

To see your information, write to Dearborn National, Administrative Office, 1020 31st Street, Downers Grove, IL 60515-5591. You must state your full name, address, the name of the insurance company, policy number (if applicable) and the information you want. We will tell you what information we have. You may see and copy the information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any information we have is wrong, you may ask us to correct it. We then will let you know what actions we will take. If you do not agree with the actions we take, you may send us a concise statement explaining the basis for your concern or dispute about the information, and we will place that statement in our file with the information.

**For California Insurance Customers only:** We will share information about you only as permitted by California law. We will not share personal information we collect about you with affiliated or nonaffiliated third parties except if permitted by law, or with your consent, or to the extent necessary to administer your insurance coverage.

**For MA Insurance Customers only:** You may ask in writing for the specific reasons we made an adverse underwriting decision.

**For VT Insurance Customers only:** We will share information about you only as permitted by Vermont law. We will not share personal information we collect about you with affiliated or nonaffiliated third parties except if permitted by law, or with your consent, or to the extent necessary to administer your insurance coverage.

## Other important information

### Who is providing this notice?

Dearborn National brand companies:

- Colorado Bankers Life Insurance Company®
- Dental Network of America®, LLC
- Fort Dearborn Life Insurance Company®
- Fort Dearborn Life Insurance Company® of New York
- Preferred Financial Corporation