



We appreciate you as a valued customer. We also have a high regard with respect to your right to privacy. We realize that you purchase products and services through our firm because of your confidence in us. Please know we are committed to treating your information in a responsible manner. This Notice explains what types of information we collect and with whom we share it. This Notice also explains how we protect your information.

### **Safeguarding Your Personal Information**

We strive to protect information that is personal to you. We train our associates about the terms of this Notice and the value of your privacy. We only allow our associates access to your personal information in order to provide products and services to you, or as allowed by law. We use manual and electronic security procedures to maintain the confidentiality of the information we collect and to guard against its unauthorized access.

### **Information We Collect About You**

Information that we collect about you depends on the type of product you purchased or the type of service being provided to you. The types of information that we may collect include:

- Information we receive from you on applications, other forms or by phone (such as your name, gender, address, social security number, assets, income, beneficiaries, investment objectives and accounts with others);
- Information about your transactions with us, our affiliates or others (such as account balances, brokerage and/or investment advisory transaction history with us or our service providers such as clearing firms or other companies);
- Information we receive from your employer, benefit plan sponsor or association regarding any group product you may have;
- Information you provide us by visiting our websites or emails from you; and
- Information from our representatives and their affiliated businesses, and from third parties such as third-party administrators, mutual fund companies, insurance companies, clearing firms, your former broker/dealer or its representatives, your former investment advisor or its representatives, or others who provide you with financial products or services (this may include information such as name, address, Social Security number, assets, income, investment objectives, and accounts with others).

### **Information We Disclose and to Whom**

We do not sell your information to anyone. To better serve you, we may disclose your information in order to conduct our business, and as otherwise allowed by law. Your information, as described above, may be disclosed to:

- Our affiliates to allow them to provide customer service, internal audits, account maintenance, claims processing or other services;
- Our affiliates so they may tell you about other products and services that might be useful to you, and the law does not allow you to restrict that disclosure;
- Non-affiliated third parties, as allowed by law, who are assisting us by performing services or functions on our behalf, such as agents, brokers, brokerage firms, administrators, auditors, insurance companies, mutual fund companies and service providers;
- Financial service companies with whom we have written joint marketing agreements;
- Non-affiliated third parties, as allowed by law, such as compliance with a subpoena, fraud, money laundering and terrorism prevention, or an inquiry from a government agency or regulator;
- An entity for which you have presented us with a valid authorization form permitting us to disclose information to such entity; and
- In certain situations, your representative when leaving our firm for another firm, as described below.

We recognize that you have elected to open accounts with us due to the efforts of your representative. If he or she elects to leave our firm for another registered broker/dealer or registered investment advisor, we may allow them to take your information with them to the new firm, subject to the requirements or limitations of applicable law.

## **Your Choice**

### Residents of Alaska, California, Massachusetts, North Dakota and Vermont

We are required to obtain your affirmative consent to share your information with non-affiliated third parties who do not assist us in servicing your account. Should your representative leave our firm for another firm and you want your representative to take your information with him or her, you will need to provide us with your consent. To provide us with your consent, now or at any time in the future, please contact our Compliance Department at (800) 216-3354. Please note: You have the right to withdraw your consent at any time by contacting our Compliance Department.

### Residents of All Other States

Should your representative decide to leave our firm for another firm and you do not want your representative to take your information with him or her, you have the right to opt out of such disclosure. If you wish to opt out, now or at any time in the future, please contact our Compliance Department at (800) 216-3354.

## **Fair Credit Reporting Act**

We do not share information subject to the Fair Credit Reporting Act with our affiliates except as allowed by law.

## **Your Records**

We strive to maintain the accuracy of your information. To help us ensure accuracy, you may request access to your information by contacting our Privacy Officer at the address below. We may charge a fee for copies of records you request. If you notify us that any information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit in writing a short statement of the dispute to our Privacy Officer.

You may, by written request, receive copies of records associated with the disclosure of your medical information. In addition, you may, by written request, receive copies of records associated with any subsequent disclosure of your medical information. Again, we may charge a fee for copies of records you request.

## **This Notice Applies to You**

This Notice applies to consumers who inquire about and/or obtain products or services from us (as well as our affiliates listed below) for personal, family or household purposes. This Notice also applies to our former customers.

## **Questions and Thank You**

If you have any questions about this Notice, please write to our Privacy Officer at the address below.

## **List of Affiliated Companies:**

### ***Insurance Companies***

American Retirement Life Insurance Company  
Annuity Investors Life Insurance Company®  
Central Reserve Life Insurance Company  
Continental General Insurance Company  
Great American Life Assurance Company®  
Great American Life Insurance Company®  
Great American Life Insurance Company of New York  
Loyal American Life Insurance Company®  
Manhattan National Life Insurance Company  
Provident American Life and Health Insurance Company  
United Benefit Life Insurance Company  
United Teacher Associates Insurance Company

### ***Insurance Agencies***

AAG Insurance Agency, Inc.  
Ceres Sales of Ohio, LLC  
Great American Senior Benefits, LLC  
Consolidated Financial Corporation  
QQAgency of Texas, Inc.  
United Agency Brokerage GP, Inc.

### ***Third Party Administrator***

Great American Plan Administrators, Inc.  
(d/b/a Great American Benefit Administrators, Inc. in California)

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**Great American Advisors, Inc.**  
**c/o Great American Financial Resources, Inc.**  
**Attention: Privacy Officer**  
**P.O. Box 120**  
**Cincinnati, Ohio 45201**