

At Phoenix protecting the privacy and safety of your personal information is very important to us. We want you to know what information we collect, how we protect it, and how we may use it. This Privacy Notice includes examples of the types of personal information the Phoenix Companies may collect and with whom we may share. These examples should not be viewed as a complete list of our information collection or sharing practices.

Information We May Collect

We collect personal information to offer you products and services. We also use it to decide if you qualify for our products and services. We also collect information to service your account. The type of information we collect depends on the products or services you ask for and may include:

- Information we receive from you on applications and related forms (such as name, address, social security number, assets and income);
- Information about your transactions and relationships with us and our family of companies (such as products or services purchased, account balances and payment history);
- Information we receive from consumer reporting agencies (such as credit relationships and history); and
- Information we receive from third parties in order to issue and service your policies (such as motor vehicle reports and medical information).

Information We May Disclose And To Whom We May Disclose Information

We may share some or all of your personal information with persons, or companies that offer services to us such as:

- Your agent or broker;
- Banks;
- Reinsurance companies;
- Firms that assist us in the servicing of your policies; and
- Firms that assist in the printing or delivering of statements and notices.

We may share some or all of your personal financial information with service providers that perform marketing for us. We may share some or all of this information with financial companies with which we have joint marketing agreements. We will do this unless you live in a state that requires us either to provide you with an opportunity to opt out of the sharing or to obtain your consent before doing so.

We may disclose some or all of the personal information about current or former customers, but only as allowed by law, to entities such as:

- Law enforcement agencies;
- State or federal regulators; or
- Auditors.

We may share some or all of your financial information with affiliates in our family of companies that market our products or services on our behalf. You cannot prevent these disclosures. We do not sell any of your personal information to any third party. We will not share personal health information without your permission, except as allowed or required by law.

Procedures to Protect the Privacy and Safety of Your Personal Information

We have procedures and technology to protect your personal information. The only employees who have access to that information are those who must have it to offer products or services to you. We train our employees on the importance of protecting the privacy and safety of your information.

We will update our policy and procedures to make sure that your privacy is maintained. If we make any material changes in our privacy policy, we will give current customers a revised notice.

This statement is provided on behalf of Phoenix Life Insurance Company and its affiliates.