



Notice of Privacy and Insurance Information Practices

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 our products 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 services to you and to maintain our products, 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 and beneficiaries);
- Information about your transactions with us, our affiliates or others (such as policy coverage, premiums, account balances, payment history and claims history);
- Information we receive from your employer, benefit plan sponsor or association resulting from any group product you may have;
- Information we receive and retain from the Medical Information Bureau, other insurance support organizations or consumer reporting agencies (such as your credit worthiness and history, medical information and employment information); and
- Information you provide us by visiting our websites or emails from you.

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 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;
- Medical providers for insurance verification or treatment purposes; and
- An entity for which you have presented us with a valid authorization form permitting us to disclose information to such entity.

Your Medical Information

We do not share your nonpublic health information with any third parties unless authorized by you to do so or as allowed by law. We may share such information, to the extent allowed by law, with third parties or affiliates, such as those who assist us in underwriting insurance or investigating a claim for benefits.

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

You do not need to take any action because we do not share your information outside permitted exceptions. 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

Broker-Dealer

Great American Advisors®, Inc.

Insurance Agencies

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

Questions relating to this Notice should be directed to:

Great American Financial Resources, Inc.
Attention: Privacy Officer
P.O. Box 120
Cincinnati, Ohio 45201

Questions relating to customer service should be directed to:**Annuities and Life Insurance Policies**

Great American Financial Resources, Inc.
P.O. Box 5420
Cincinnati, Ohio 45201-5420

Long Term Care and Health Related Policies

Great American Financial Resources, Inc.
P. O. Box 26580
Austin, TX 78755-0580