



Privacy Policy

Our Information Practices

Our policies and procedures protect the privacy of current and former customers.

Types of Information We May Collect

In the normal course of business we may collect:

- Information provided on applications and other forms (including name, address, income and other household information);
- Data about transactions (such as the types of products purchased and account status);
- Information from outside sources such as public records;
- Information gathered from our Web sites, such as through online forms, site visit data and online information-collection devices (“cookies”);
- Information collected from consumer credit reporting agencies; and
- Health information collected with permission when a person applies for insurance.

Safeguarding Information

New York Life maintains physical, electronic, and procedural safeguards that meet state and federal regulations. Access to customer information is limited to people who need the information to perform their job responsibilities.

How We Use Information

We may share the information we collect about a person as allowed by law, including for normal business administration and related business services. The information may be shared:

- Within New York Life; and
- With non-affiliates, such as banks or service providers that help us process transactions or service accounts. New York Life may use service providers such as billing, printing and mail service companies.

We may disclose the information we collect when required or permitted by law, such as to:

- Respond to a subpoena;
- Prevent fraud and other crimes;
- Comply with legal requirements; or
- Respond to a government inquiry.

We will follow the privacy law of the state where the person resides if that law is different than the policy described in this notice.

Keeping Up-To-Date With Our Privacy Policy

This notice is in effect as of December 1, 2010. For more information about our privacy policy, you should contact the Plan Administrator.

Our goal is to ensure that your relationship with us is handled with the high degree of integrity and professionalism you expect. Thank you for your continuing trust in New York Life.