

**FACTS****WHAT DOES AMERICAN FIDELITY CORPORATION (AFC) DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
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<b>What?</b>	<p>The types of information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account transactions and medical information</li> <li>• insurance claim history and employment information</li> </ul>
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<b>How?</b>	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 AFC chooses to share; and whether you can limit the sharing.
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Reasons we can share your personal information	Does AFC 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 it to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our own products and services to you	Yes	No
<b>For our affiliates to market to you</b>	No	We don't share your information for this purpose
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> Other information about your insurability	Yes	No
<b>For our affiliates' everyday business purposes –</b> Other information about your creditworthiness	No	We don't share your information for this purpose
<b>For joint marketing with other financial companies</b>	No	We don't share your information for this purpose
<b>For non-affiliated third parties to market to you</b>	No	We don't share your information for this purpose

<b>Questions?</b>	Call 1-866-554-4722 or go to <a href="http://www.americanfidelity.com">www.americanfidelity.com</a> .
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Who we are	
<b>Who is providing this notice?</b>	American Fidelity Corporation (AFC)
What we do	
<b>How does AFC collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Provide information to us in the application process.</li> <li>• Transact business with us, our affiliates, or others, such as additional products or services purchased, etc.</li> <li>• Have information provided by your employer, group plan sponsor, or association for any group product you may have.</li> <li>• Have information provided by consumer reporting agencies, such as credit relationships and history.</li> <li>• Have information provided from other sources outside AFC such as medical information, motor vehicle reports, etc.</li> <li>• Visit AFC's non-public Online Service Center Web Site.</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Sharing for non-affiliated third parties to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. AFC's affiliates include:</p> <ul style="list-style-type: none"> <li>• American Public Life Insurance Company</li> <li>• American Fidelity Administrative Services, LLC</li> <li>• Health Services Administration, LLC</li> <li>• American Fidelity Assurance Company</li> <li>• American Fidelity General Agency, Inc.</li> <li>• American Fidelity Property Company</li> <li>• American Fidelity Securities, Inc.</li> <li>• Balliet's, LLC</li> </ul>
<b>Non-affiliated third parties</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• AFC does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated third parties that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• AFC does not jointly market financial products or services.</li> </ul>

Other important information	
<p>AFC maintains appropriate physical, electronic, and procedural safeguards to maintain the confidentiality and security of your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Physical and electronic files are kept in secure areas. We educate our employees about the importance of confidentiality and customer privacy. We also enforce employee privacy responsibilities. We apply the same privacy policies to former customers that we apply to current customers.</p>	