

MAXCORP PRIVACY POLICY

The following is the privacy policy and practices of Maximum Corporation and its affiliates (companies related by common ownership or control), hereafter known as "MaxCorp," including, but not limited to: Insmark Corporation, Central Security Life Insurance Company, and Western American Life Insurance Company.

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.

Information We May Collect and Use

So that we can provide our products and services to you, we must collect personal information. The type of information we collect depends on the products and services you are interested in and whether you are the proposed insured. For example, we may collect information such as your name, date of birth, address, and telephone number. And we may collect other information such as your health, financial, and employment history. We may also collect information to confirm your identity such as your Social Security number.

We may gather information about you from sources such as:

- Applications or claim forms, and required medical exams or tests;
- Written, electronic, telephone and other communications from you;
- Medical providers, consumer reporting agencies, and other companies with whom you do business;
- Your transactions with us, such as policy, payment and claim information.

We collect most information at the time of application or claim. However, we may need more information if you request a change to your contract or other service.

In some cases, we may use an insurance support organization or an investigative consumer agency to collect information that we need. They may keep a copy of their report to us. They may also share its contents with others for whom they perform such services. These disclosures are made only as allowed by law and with appropriate authorization from you.

All financial companies need to share customer's personal financial information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal financial information; the reasons MaxCorp Companies choose to share; and whether you can limit this sharing.

Reasons we can share your personal information

MaxCorp Companies share your personal information in the following instances; however, you are not able to limit this sharing.

- For our everyday business purposes – such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus.
- For our marketing purposes – to offer our products and services to you.
- For our affiliates everyday business purposes – information about your transactions and experiences.
- For your service. Your MaxCorp Representative*, and others assisting your MaxCorp Representative, have access to the information that they need to provide service to you. They may also use this information to advise you of additional insurance products and services offered by the MaxCorp family of companies.

MaxCorp Companies share your personal information in the following instances, and you are able to limit this sharing using the form below.

- For our MaxCorp affiliates to market to you. This makes it possible for us to advise you of the full array of insurance products and services we have to offer.

MaxCorp Companies do not share your personal information in the following instances, so you cannot limit this sharing.

- For joint marketing with other financial institutions. Joint marketing is a formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- For our affiliates everyday business purposes – information about your creditworthiness.
- For nonaffiliates (companies not related by common ownership or control) to market to you.

Why Can't I Limit All Sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

We will continue to limit disclosures of your personal information even if your relationship with us ends. This will be done in accordance with our stated privacy policy. If you are a new customer, we can begin sharing your information 30 days from the date we provide this notice.

If you own a joint policy or a policy with multiple insureds, your choices will apply to everyone on the account unless you tell us otherwise.

Our Security Standards

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

*MaxCorp Representatives are individuals authorized to sell for one or more of the MaxCorp family of companies.

Questions?

Call 972-699-2770 or go to www.cslic.com/privacy.

To limit our sharing, call 866-629-2677, visit www.cslic.com/privacy, or use the mail-in form below.

Do not share my personal information among the MaxCorp affiliates for the purpose of marketing to me.

Name: _____

Address: _____

City, State, ZIP _____

Policy Number(s) _____

If you own a joint policy or a policy with multiple insureds, your choice(s) will apply to everyone on your policy unless you indicate here: Apply my choices only to me.

Mail to: Privacy Notice—MaxCorp, PO BOX 833879, Richardson, TX 75083-3879