



## Financial Notice of Privacy Practices

**This notice applies to all prospects, applicants, customers, and former customers who have inquired about or purchased insurance products used primarily for personal, family, or household purposes.**

At Wellabe, we keep your personal information confidential and share it only in a responsible manner as necessary to provide and service the products you purchase from us, or to offer you additional products. Wellabe includes Wellabe, Inc., and its affiliates including American Republic Insurance Company, American Republic Corp Insurance Company, Medico Insurance Company, Medico Life and Health Insurance Company, Medico Corp Life Insurance Company, and Great Western Insurance Company.

### What information do we collect?

To provide and administer products and services, we must refer to relevant personal information that can be identified to you or your household and that may not be available in public records (“nonpublic personal information”). We collect only the following information required to conduct business:

- Identity information received from your application or other forms, such as name, address, social security number, age, and financial information.
- Information about your transactions with us, including your identification and policy number(s), the type of products you buy, the premiums you pay, and your payment history.
- Information received from a consumer reporting or credit agency or from public records, to assess your creditworthiness, as needed by our insurance underwriting practices.
- Information received from a third-party agency, for example, to verify your identity and to better understand your product and service needs.
- Information received from service providers regarding treatment of health conditions and payment for that treatment.

Information by which you cannot be identified, for example, anonymous or aggregated information is not considered personal information and therefore is not subject to this privacy policy.

### What information do we share with others?

To help us provide you with the best possible products and services, we maintain strong relationships with business associates. In the course of conducting business and as permitted or required by law, we may share any of the listed nonpublic personal information with our business associates for the following purposes:

- To process your application and issue your policy.
- To pay your claims.
- To make any policy changes you may request.
- To offer you additional opportunities to improve your financial security.

We may also disclose relevant portions of the information we collect, as described above, to companies that perform services on our behalf or with whom we have joint marketing agreements.

Other than the disclosures listed above, we do not release your information to nonaffiliated third parties. We will not for any reason share your information with or sell it to telemarketing agencies or other agencies that market products other than those products provided or administered by Wellabe or its business associates. Our business associates are bound by the same restrictions on the release and use of such information. Any future alliances with business associates which include personal information sharing will follow the same policy.

There are state and federal laws that may require or permit us to release your information to government agencies, other regulatory bodies and law enforcement officials, or other organizations as permitted or required by law. For example, for tax purposes, fraud prevention, or to respond to a valid court order or subpoena.

### Fair credit reporting act

We do not disclose information subject to the Fair Credit Reporting Act except as permitted or required by law. To the extent that we decide in the future to make any disclosures of your nonpublic personal financial information that are subject to the Act, we will follow the necessary requirements of the Act including providing you with the opportunity to restrict our ability to disclose information.

### How do we protect your information?

We maintain appropriate physical, electronic and procedural safeguards to ensure the confidentiality of your nonpublic personal information. We follow security standards and procedures to help prevent unauthorized access to personal information. Only employees or our business associates who need the information we collect from or about you to provide products or services to you may access that information. Employees and business associates are required to comply with our established policies.

### What about former customers?

We do not disclose information about former customers unless permitted or required by law.

### How can you correct inaccurate information?

We want to keep our records of your information accurate. If you discover inaccuracies in any communications from us, please call our customer success team at the number listed on your contract materials. We will respond promptly when we learn corrections are needed.

### Contact Information

If you have any questions or complaints, please contact us at:

**Notice of Privacy Practices**  
**Wellabe**  
**P.O. Box 1**  
**Des Moines, IA 50306-0001**

You can call us at **800-247-2190** or visit **[www.wellabe.com](http://www.wellabe.com)**.