

<b>FACTS</b>	<b>WHAT DOES NATIONAL LIFE INSURANCE COMPANY ("NLIC") AND LIFE INSURANCE COMPANY OF THE SOUTHWEST ("LSW") (each herein referred to as "the Company", and collectively as "the Companies") DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	We know how much your privacy means to you so we want you to understand how we collect and share your personal information. Please read this notice carefully to understand what we do and what rights you have.	
<b>How and what do we collect?</b>	<p>We collect your personal information:</p> <ul style="list-style-type: none"> <li>• From you, including application information, such as assets and income and identifying information, such as name, address, and social security number;</li> <li>• From your transactions with us, our affiliates, and nonaffiliates, such as balance information, payment history, and parties to a transaction;</li> <li>• From consumer reporting agencies, such as creditworthiness and credit history; and</li> <li>• With your authorization, medical information from other individuals or businesses.</li> </ul>	
<b>How do we share?</b>	In the section below, we list some of the reasons the Company may share their customers' personal information; the reasons we choose to share personal information about you, and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Do the Companies share?</b>
	<b>For our everyday business purposes</b> - such as to process your transactions, to respond to court orders and legal investigations, to prevent fraud, to our regulators, to group policyholders, and other disclosures to affiliates and nonaffiliates as permitted by law	<b>YES</b>
	<b>For our marketing purposes</b> - to offer our products and services to you	<b>YES</b>
	<b>For joint marketing with other financial companies</b>	<b>NO</b>
	<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>NO</b>
	<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>NO</b>
	<b>For our affiliates to market to you</b>	<b>NO</b>
	<b>For nonaffiliates to market to you</b>	<b>NO</b>
	<b>Can you limit sharing?</b>	
		<b>NO</b>
		<b>NO</b>
		<b>We don't share</b>
		<b>NO</b>
		<b>We don't share</b>
		<b>We don't share</b>
		<b>We don't share</b>
<b>To whom?</b>	<ul style="list-style-type: none"> <li>• When we disclose your personal information for the reasons discussed above, we do so to our affiliates and to nonaffiliates.</li> <li>• Our affiliates include NLIC, LSW, Equity Services, Inc. and NLG Capital*.</li> <li>• The nonaffiliates to whom we disclose your personal information include those who perform services on our behalf.</li> <li>• We require the parties to whom we disclose your information to protect it and keep it confidential.</li> </ul>	
<b>How do we protect?</b>	<ul style="list-style-type: none"> <li>• To protect your personal information we restrict access to personal information to those individuals, such as employees and agents, who provide you with our products and services.</li> <li>• We require those individuals to protect it and keep it confidential.</li> <li>• We maintain physical, electronic and procedural safeguards that comply with applicable standards to guard your information in accordance with the policies described in this notice.</li> </ul>	

<p><b>Confidentiality of information for victims of domestic violence or abuse</b></p>	<p>The Companies have established policies and procedures to safeguard personal information, including contact, location or other confidential abuse information, for victims of domestic abuse and children residing with those victims. A “protected person” is a victim of domestic violence or abuse who notifies the Companies and requests confidential treatment of their personal information.</p> <p>If you wish to be a protected person or otherwise request confidential treatment of your information or that of your children and/or provide alternative contact information, please send your written request to the address listed below.</p>
<p><b>Other important information</b></p>	<ul style="list-style-type: none"> <li>• You have certain rights to access the personal information we maintain about you if it is reasonably locatable and retrievable.</li> <li>• To obtain your personal information, submit a written request to the email or mail address below. You have certain rights to correct, amend, or delete information we maintain about you.</li> <li>• To correct, amend, or delete information we maintain about you, submit a written request to the email or mail address below.</li> <li>• If we agree to your request, we will correct, amend, or delete your information as applicable and notify affected parties as required by law.</li> <li>• If we do not agree to your request, you may file a concise statement regarding your information, which will be provided to affected parties as required by law.</li> <li>• Before we disclose information about your creditworthiness or your personal information other than as discussed above (which we do not currently do) we will provide you the opportunity to opt out of such disclosures.</li> <li>• Finally, information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.</li> </ul>
<p><b>Questions?</b></p>	<p>For more information, please contact us at</p> <ul style="list-style-type: none"> <li>• Email: <a href="mailto:NLGCompliance@NationalLife.com">NLGCompliance@NationalLife.com</a></li> <li>• Phone: 800-732-8939</li> <li>• Mail: National Life Group Life and Annuity Compliance One National Life Drive - M530 Montpelier, VT 05604</li> </ul>

\*NLG Capital is an affiliate member of National Life Group.