

MUTUAL OF OMAHA

NORTH DAKOTA PRIVACY NOTICE - PERSONAL INFORMATION

This Privacy Notice applies to the Personal Information of customers of the Mutual of Omaha companies. The companies include:

- Mutual of Omaha Insurance Company
- Mutual of Omaha Investor Services, Inc.
- Mutual of Omaha Marketing Corporation
- Mutual of Omaha Structured Settlement Company
- Omaha Insurance Company
- United of Omaha Life Insurance Company
- United World Life Insurance Company
- Companion Life Insurance Company

This Notice applies to our current as well as former customers.

Why You Are Receiving This Notice

The federal Financial Services Modernization Act and state privacy laws require us to send you an annual Notice. This Notice describes how we collect, use, and protect the Personal Information you entrust to us.

If you have a policy that is covered by the HIPAA Privacy regulations, you received a privacy notice that relates to the privacy of your medical information. To obtain an additional copy of the privacy notice related to your medical information you can log onto our company's website:

www.mutualofomaha.com/hipaa.html

or you can contact us at:

Mutual of Omaha
Attn: Privacy Office
Mutual of Omaha Plaza
Omaha, NE 68175-1029

Personal Information

Personal Information means information that we collect about you, such as name, address, Social Security number, income, marital status, employment and similar Personal Information.

Information We Collect

In the normal course of business we may collect Personal Information about you from:

- Applications or other forms we receive from you
- Your transactions with us, such as your payment history
- Your transactions with other companies
- Other sources (such as motor vehicle reports, government agencies and medical information bureaus)
- Consumer-reporting agencies

How We Protect Your Information

We restrict access to your Personal Information. It is given only to:

- The employees of Mutual of Omaha companies
- Others who need to know the information to provide our insurance or financial services to you

We have physical, electronic and procedural safeguards in place to make sure your Personal Information is protected. These safeguards follow legal standards and established security standards and procedures.

Sharing Within Mutual of Omaha

Your Personal Information

In the normal course of business we may share your Personal Information among the Mutual of Omaha companies listed above and with our banking affiliates. The type of information we share could include your name, Social Security number and other identifying information you provide to us. We may also share information about your transactions with us, such as your payment history.

We do not share your medical information, except to the extent we are required or permitted to under federal or state law.

Your Creditworthiness Information

We may also share certain information about your creditworthiness among the Mutual of Omaha companies listed above and with our banking affiliates. We do so to make it easier to do business with us. It also lets us better match our products and services with your needs. Creditworthiness includes:

- Your marital status
- Your income
- Your employment history
- Your credit history

If we did not share this information among our companies, you might be required to provide the same information each time you apply for one of our products or services.

If you prefer us to not share information about your creditworthiness among the Mutual of Omaha companies, you may tell us by calling toll free at:

1-800-522-6912

When you call us, please be prepared to give us your policy or account number.

Sharing With Third Parties

North Dakota law prohibits us from sharing Personal Information about you with certain third parties outside the Mutual of Omaha companies without your authorization. Since the Mutual of Omaha companies do not share Personal Information with such third parties, we are not requesting your authorization.

We may still share your Personal Information with third parties in those circumstances where sharing is permitted or required by law. For example:

- With our agents and brokers
- To respond to a judicial process or government regulatory authority
- To process an insurance transaction that you request
- To service your account, such as paying a claim
- To allow third parties to perform insurance functions on our behalf
- To other financial institutions with whom we have joint marketing agreements

We do not sell names or other information about our North Dakota customers to third parties for marketing purposes.

We do not share your medical information, except to the extent we are required or permitted to under federal or state law.