

# PRIVACY NOTICE

Modern Woodmen of America  
1701 1st Avenue, Rock Island, IL 61201  
Phone: 309-558-3077 or 1-800-447-9811  
www.modernwoodmen.org



MWA Financial Services, Inc.

## *Privacy Statement*

At Modern Woodmen and MWA Financial Services, Inc. (collectively “Modern Woodmen,” “we,” “us,” “our”), earning your trust requires integrity, dependability and competence. Protecting your personal information is very important to us. We want you to know how we collect, use, safeguard and permit access to your personal information.

### **Personal information we collect**

The categories of personal information we collect may vary depending on the products and services you have with us. In general, we collect the following categories of information.

- Information we get from you on applications or other forms, such as your name, address, date of birth, phone number and e-mail address.
- Information, such as your plan coverage, premiums, payment history, investment history, investment transfers and account balances that we get about your transactions with us, our affiliates (i.e., companies related to us by common ownership or control) and nonaffiliates.
- Credit related information, such as your creditworthiness and credit history, that we get about you from credit reporting agencies and other companies we work with and from companies who give us marketing information.
- Information from online forms that you fill out on Modern Woodmen’s corporate websites and from online information-collecting devices.

### **How we use your information**

We ask for only the personal information necessary to deliver superior products and services to you. This information is used to provide you with the product or service you have applied for, to offer you additional products and services, to evaluate and pay claims for benefits, and to assist in managing your certificates or accounts.

### **Our information sharing practices**

#### *Within the Modern Woodmen corporate family*

- We may disclose personal information we collect about you with our home office employees or affiliates in order to process your application or claim, administer your certificate or account, provide you with a service you request, or to administer our business.
- We may disclose your information with your agent. Your agent is bound by an agency contract and our rules to abide by the Modern Woodmen privacy policy. Your agent may use your information to service your existing certificate or account or provide a service requested by you or to offer you additional products and services.
- We may disclose information with your fraternal leader to communicate information about fraternal chapter events and other fraternal opportunities.

### ***Outside the Modern Woodmen corporate family***

- We may disclose information about you with nonaffiliates (companies or persons not related to us by common ownership or control) in order to process your application or claim, administer your account, provide you with a service you ask for, or to administer our business. We require these nonaffiliates to keep your information confidential.
- We may disclose the data described above with other companies that perform services for us or on our behalf. This includes firms that provide mailing or marketing services for us or develop or maintain software for us. We contractually require any person or organization providing products or services on our behalf to protect Modern Woodmen member information.
- We may also disclose your information if the law permits or requires us to do so (e.g., government agencies, self-regulatory agencies, or in response to a subpoena).

### **Health information confidentiality**

- We have contractual relationships with providers that obtain necessary health information on our behalf. Our contractual relationships with health care providers, as well as state and federal laws, require the providers to keep your information confidential.
- We will not disclose your health information to anyone without your authorization unless the law permits or requires us to do so.

### **Former members**

If you decide to end your relationship with the Modern Woodmen family or if your certificate becomes inactive for some other reason, we will continue to treat and safeguard your information as described in this notice.

### **Confidentiality and security**

We use strict standards of security and confidentiality to protect personal information that we have about you. Only employees who are trained in the proper handling of your information and who must have that information to perform their jobs will be allowed to see and use your information. We have physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to keep your personal information safe.

### **Additional information**

We take our responsibilities and your rights very seriously. Go to [modernwoodmen.org/your-information](https://modernwoodmen.org/your-information) to learn more about our informational practices. You can also write to or call us at:

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