

Field Bulletin

Reissued April 28, 2010



SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
BINGHAMTON • NEW YORK
607-723-3551 • www.smlny.com

(Replaces Rules & Practices Bulletin 03-15)

Montana Point-of-Sale Privacy Notice Requirements

Montana law requires that a notice regarding the Company's insurance information practices be provided to all applicants. To comply with this requirement, Important Notice (form number 0010683XX) and Privacy Notice (form number MK-10638-MT) must be provided to all Montana applicants no later than at the time of application. Both forms are included in the Montana application package.

The Important Notice and Privacy Notice are available exclusively via Librarian.

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Vice President and Chief Underwriter
Underwriting

Attachments: MK-10638-MT
0010683XX

NO APM REFERENCE

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Privacy Notice

At Security Mutual, providing for your security is our highest concern. We have been protecting policyholders since 1886, and that includes protecting the privacy and confidentiality of our customers' and former customers' personal information. Therefore, we are pleased to publish Security Mutual's Privacy Notice, which describes how Security Mutual and its subsidiaries* handle the information we receive about you.

Information Collection

- We collect and use information about you in order to provide you with insurance and other services.
- We obtain most of the information from you, primarily from the application you complete when you apply for our products or services. If we need additional information, we may obtain it from third parties such as employers, adult family members, other insurers, consumer reporting agencies and medical care providers.

Information Protection

- To guard the personal information of our customers and former customers, we maintain physical, electronic and procedural safeguards that comply with state regulations. Personal health information is accorded additional protection. We have also appointed a corporate privacy officer to monitor compliance with the Company's privacy policy.
- All employees are required to protect the confidentiality of our customers' and former customers' personal information, and they may not access that information unless there is a legitimate reason for doing so, such as responding to a customer request.
- Our Website Privacy Policy can be found on the Internet at www.smlny.com.

Information Disclosure

- We will not sell the personal information of our customers or former customers.
- We will not disclose the personal information of our customers or former customers except as necessary for conducting business or where permitted by law. For example, we may disclose your personal information to an agent, our employees or our service providers so they can service your business or respond to your questions or requests. We may also disclose your personal information (with the exception of nonpublic health information) to other financial institutions with which we have joint marketing agreements. We require the recipients of such information to protect the information and use it only for the purpose provided. Organizations from which we obtain information may retain and disclose such information as permitted by law.

Information Access and Correction

Should you wish to obtain a copy of your personal information, please write to us at the address shown below. If you believe that any such personal information is incorrect, please notify us.

You may also request that we give you information about any disclosures of your medical record information made by us pursuant to Section 33-19-306 MCA.

Future Notification

Each year, we will provide you with a summary of our privacy policy.

For More Information

If you have any questions about Security Mutual's privacy policy, please contact us through our website (www.smlny.com) or write to our Privacy Officer at Security Mutual Life Insurance Company of New York; P.O. Box 1625; Binghamton, NY 13902.

* Including its subsidiaries
Archway Technology Services, Inc.
National Security Life and Annuity Company
Security Administrators, Inc.
SML Agency Services, Inc.



SECURITY MUTUAL LIFE
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IMPORTANT NOTICE

NOTICE REGARDING POSSIBLE INVESTIGATIVE CONSUMER REPORT

This notice is to inform you that as part of our normal underwriting procedures in connection with an application for insurance, we may request a consumer report or an investigative consumer report. We may also request a subsequent consumer report to update our files.

Typically, the investigative consumer report will contain information as to character, general reputation, personal characteristics and mode of living, which information is obtained through an interview with you or an adult member of your family, employers or business associates, financial sources, friends, neighbors or others with whom you are acquainted. The information will consist, when applicable, of a confirmation of your identity, age, residence, marital status, and past and present employment, including occupational duties, financial information, driving record, sports and recreational activities, health history, use of alcohol or drugs (if any), living conditions, and type of community. You may request to be interviewed in connection with the preparation of an investigative consumer report.

You may make a written request, within a reasonable time after you receive this notice, for additional information as to the nature and scope of the investigation, our information practices and your rights of access and correction. You may also request a written summary of your rights under the Fair Credit Reporting Act. We will inform you, upon written request, whether an investigative consumer report was made, and if so, we will provide you with the name and address of the consumer reporting agency making the report. You may inspect and receive a copy of the report by contacting the consumer reporting agency.

Requests for additional information should be addressed to Security Mutual Life Insurance Company of New York, PO Box 1625, Binghamton, New York 13902-1625. Please provide your name, address, and application or policy number to identify your request.

MIB, INC. DISCLOSURE NOTICE

Information regarding your insurability will be treated as confidential. Security Mutual Life Insurance Company of New York or its reinsurers may, however, make a brief report thereon to MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Security Mutual Life Insurance Company of New York, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Agent: Please give this Notice to the Proposed Insured.