

OUR PRIVACY PLEDGE TO YOU

Confidence is knowing that you have a financial partner that respects and protects the privacy of your personal financial information. At USAlliance Corporation, USAlliance Life and Security Company, USAlliance Marketing Corporation, and USAlliance Investment Corporation (“USAlliance”), we are committed to keeping your trust and confidence. Therefore we set a high standard on quality service, and we pledge to deliver on this standard each and every day! The USAlliance Privacy Pledge is our way of communicating the kind of information we collect, how we use it, and the standards and procedures in place to safeguard your personal information.

USAlliance is ultimately committed to helping you realize your dreams by anticipating, understanding and meeting your financial needs. As we work together to build our life insurance operation, we pledge to protect the personal information you have entrusted to us. You can be confident that USAlliance will not sell or share your information or lists to outside marketers.

NOTIFICATION OF THE USALLIANCE PRIVACY PLEDGE

This privacy policy takes effect April 6, 2015; however, it is subject to change. You will receive a copy of the USAlliance Privacy Pledge when you initially become a USAlliance customer and at least once a year thereafter, as long as you remain a customer of USAlliance. Moreover, you will receive a copy of the USAlliance Privacy Pledge if/when it is revised. You can always review the current USAlliance Privacy Pledge on our website at www.USAllianceLife.com, or visit our office to obtain a copy.

If you wish to receive an additional copy of the USAlliance Privacy Pledge, you may call us toll free at:

(866) 953-4675

Or request the same in writing at:

USAlliance Life and Security Company
4123 SW Gage Center Drive, Suite 240
Topeka, KS 66604

INFORMATION WE COLLECT

The information we collect is limited to what we believe is necessary or useful to conduct our business; to administer your records, accounts, and funds; and to comply with laws and regulations.

We Collect This Information From the Following Sources:

- Information we receive from you, or that you authorize us to obtain, on applications or forms, including but not limited to application information, such as name, address, assets and income and household information.
- Information about your transactions and experiences with us, including, but not limited to, your policy purchases, premiums, payment history and coverage dates.
- Information we receive through our online services, including but not limited to, information relating to web site navigations, customer contact and optional surveys.
- Information we receive from public records and market research, such as demographic information.
- Information we obtain from consumer reporting agencies, including but not limited to, information relating to a consumer's creditworthiness and credit history.
- Information we have obtained at your request, such as aggregated information from multiple financial service providers.

INFORMATION WE SHARE WITH COMPANIES THAT WORK WITH US

In order to conduct company business, including but not limited to servicing or processing an insurance product or services that you request or authorize, or maintaining or servicing your account, we may share some or all of the information we collect, as described above, with the following companies:

- All USAlliance affiliates, including USAlliance Corporation, USAlliance Life and Security Company, USAlliance Marketing Corporation, and USAlliance Investment Corporation.

- Companies that perform services for us or on our behalf, such as vendors we hire to prepare account statements or to provide support.
- Companies that perform marketing services on our behalf or other financial institutions with whom we have joint marketing agreements, such as insurance companies and credit card issuers.

These companies act on our behalf, and are contractually obligated to keep the information we provide them confidential and to use the information only for the purposes authorized.

We may also share some or all of the information we collect, as described above, with the above companies after you have ceased to be a customer of USAlliance, subject to your rights described below and to the extent limited by the applicable law.

Sharing In Other Situations

We may share some or all of the information we collect with affiliated or non-affiliated third parties, as described above, as otherwise authorized, permitted or required under applicable law. This may include, but is not limited to disclosures in connection with subpoenas or other legal processes; disclosures as part of fraud investigations; disclosures in connection with audits and examinations; disclosures in connection with the sale of account(s) to another financial institution; and disclosures pursuant to your authorization or consent.

Additionally, as required by the Fair Credit Reporting Act, we will not share data we obtain from consumer reporting agencies without your consent.

RIGHT TO OPT OUT

If you prefer that we not disclose nonpublic personal information about you to affiliated or nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures, other than disclosures permitted by law. If you wish to opt out of disclosures to affiliated or nonaffiliated third parties, you may:

- Designate the same in the appropriate form attached to your initial, annual or revised privacy notice, and return the form to us;
- Call us toll-free at (866) 953-4675; or

- Notify us via mail at 4123 SW Gage Center Drive, Suite 240, Topeka, KS 66604.

Any election you make under this provision will apply to all products you have purchased from us. If one joint owner tells us not to disclose certain information, then we will apply that election to the other owner(s).

Be advised that in the event you exercise your right to opt out, your opt out notice will not inhibit our right to make certain disclosures as permitted or required by law. Specifically, we may still disclose some or all of your information, as described above, to companies which have an agreement with USAlliance to perform services for USAlliance or functions on our behalf, where the companies have an agreement prohibiting disclosure of your information except where performing services for USAlliance or functions on our behalf. Subject to any limitations, we may also disclose some or all of your information, as described above, to a financial institution with whom we have a joint marketing agreement.

PROTECTING INFORMATION ABOUT YOU

We authorize access to information about you for those employees who need to know that information as part of their job responsibilities.

USAlliance also maintains strict information security practices and procedures, including physical, electronic and procedural safeguards, to protect the confidentiality of your information. We will continue to test and update our technology to improve the protection of your information.

We understand your concerns about recent occurrences such as identity theft, and we employ standard identification procedures designed to deter these situations. To protect yourself from fraud and identity theft, the first step is monitoring your credit and checking for accuracy. The law entitles you to receive one free credit file disclosure every 12 months from each of the national consumer credit reporting companies. Monitoring your credit for accuracy is an important step to take in protecting yourself from fraud and identity theft.

USAlliance does contact shareholders, policy owners, and producers via e-mail, but not to request security information. If you receive a fraudulent request for security information, do not respond to it.

If you believe your information may have been compromised, please contact us immediately at (785) 228-0200. For more information about guarding your account and personal information, please visit our website at www.USAllianceLife.com.

OTHER HELPFUL PRIVACY INFORMATION

We Want to Maintain Accurate Shareholder, Policy Owner, and Producer Information

We have established procedures to keep your information current and complete. These procedures include responding to requests to correct inaccurate information in a timely manner. If you believe our records contain incorrect information about you, call or write to us at the telephone number or address listed on your account statement, or other documentation, or visit our website at www.USAllianceLife.com to send us an e-mail.

QUESTIONS ABOUT THE USALLIANCE PRIVACY PLEDGE

If you have questions about the USAlliance Privacy Pledge or about the privacy of your information, please call us at (785) 228-0200 between 9 AM and 4 PM Central Time, Monday through Friday, or visit our website at www.USAllianceLife.com to send us an e-mail.

MISCELLANEOUS INFORMATION

The USAlliance Privacy Pledge applies to individuals who have a financial relationship with us. The laws of some states may impose separate or additional requirements before particular types of information about customers in those states can be disclosed. This USAlliance Privacy Pledge is provided in compliance with applicable law and replaces all prior notices, statements, or agreements with respect to the same subject matter. We may share information with certain federal or state government agencies if required.

RIGHT TO OPT OUT FORM

Please complete the following only if you do **not** want nonpublic personal information about you disclosed to affiliated or nonaffiliated third parties, other than disclosures permitted by law.

I am requesting my nonpublic personal information **NOT** be shared.

Last Name: _____

First Name: _____

Street Address/PO Box: _____

City: _____ State: _____

Signature: _____

When completed, mail or deliver this form to:

USAlliance Corporation
4123 SW Gage Center Drive, Suite 240
Topeka, KS 66604