

**RELIANCE STANDARD LIFE INSURANCE COMPANY
FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY
RELIANCE STANDARD LIFE INSURANCE COMPANY OF TEXAS**

PRIVACY NOTICE

The Reliance Standard Life Insurance group of companies recognizes that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. This Privacy Notice generally describes our policy about how we treat that information. This notice refers to Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and Reliance Standard Life Insurance Company of Texas using the terms “we,” “us,” and “our.”

Information we may obtain. Depending on the type of product or service that we are providing, we may obtain Customer Information, Financial Information and/or Health Information about you.

Customer Information includes identifying information such as your name, address, telephone number, Social Security number and demographic data about you. It also includes information about your transactions with us such as the type and value of the Reliance Standard products you own and the amount of premiums and fees that you pay to us.

Financial Information includes information about your income, assets, liabilities, and the type and value of other insurance that covers you.

Health Information includes information about your health and medical history and your insurance underwriting risk factors.

Security of the information. We maintain physical, electronic and procedural safeguards that comply with Federal and State laws to protect all of the information we have obtained about you.

From whom we obtain information. We may obtain Customer Information, Financial Information and/or Health Information from any of the following sources:

- Your application and related forms
- Your insurance agent or broker
- Your communications with us
- Your employer
- Your medical providers
- Consumer reporting agencies
- Your claim for benefits
- Anyone you have authorized to provide information to us

What we do with the information we obtain. The Customer Information, Financial Information and Health Information (collectively referred to here as “Information”) which we obtain is used in order to provide our products and services to you, and may be used to evaluate your request for products or services, evaluate your claim for benefits and process your transactions with us. We may also use the Information to offer you other products and services which we or our affiliated companies (that is, members of the Delphi Financial group of companies) provide. The Information may be disclosed to non-affiliated entities with whom we have contracted to perform certain business services for us. This may include entities which provide claims administration, underwriting, investigation, reinsurance, policyholder or other services to us or on our behalf. These companies are carefully selected, and are required by the terms of their contract with us to maintain the confidentiality of the Information. We may also disclose Information about you if you have authorized us to do so, or as otherwise permitted or required by law.

We do **not** disclose any nonpublic personal information about you to any non-affiliated company for marketing purposes or for any other purpose except as described in the previous paragraph.

Independent Sales Agents. Your policy may have been placed with us through an independent agent or broker ("Sales Agent"). Your Sales Agent may gather and retain Information about you. The use and protection of Information by your Sales Agent is your Sales Agent's responsibility, not our responsibility. If you have questions about whether or how your Sales Agent uses or discloses such information, please contact your Sales Agent.