

## **IMPORTANT NOTICES**

### **ABBREVIATED NOTICE OF INSURANCE INFORMATION PRACTICES**

To issue an insurance policy, We need to obtain information about You and any other person proposed for insurance. Some of that information will be received from You, and some will be generated from other sources. That information and any subsequent information collected by Us may in certain circumstances be disclosed to third parties without Your specific authorization. You have the right of access and correction with respect to the information collected about You except information which relates to a claim or civil or criminal proceeding. If You wish to have a more detailed explanation of Our information practices, please contact Guardian Life Insurance Company of America, Underwriting Department, P.O. Box 659020, Sacramento, CA 95865

### **FRAUD NOTICE**

It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**The state in which the policyowner resides may have a specific state fraud warning. Please refer to the Fraud Warning Statements below.**

### **PRIVACY**

We do not disclose any non-public personal information about Our customers or former customers to anyone, except as permitted by law. We collect non-public information about You from the following sources: (1) information We receive from You on application forms or other information related thereto or as part of policy administration, and (2) information about Your transactions with Our affiliates, others or Us. We restrict access to non-public personal information about You to those who need to know that information to provide products or services to You. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard Your non-public personal information. We may disclose non-public personal information about You to nonaffiliated third parties as permitted by law.