



NOTICE OF INFORMATION PRACTICES



Investigative Consumer Report In addition to requesting a report from MIB, as a part of our underwriting process we or one of the insurance companies listed below may request an investigative consumer information report to confirm and supplement the information about your general health, employment and occupation, finances, smoking habits, and hazardous activities. Such a report may also cover your mode of living, except as may be related directly or indirectly to your sexual orientation, but including alcohol and drug use, general reputation, and driving record. Some of this information may be obtained through personal interviews with you or your family, friends, associates, or others with whom you are acquainted. If a consumer information report is requested, you may request to be personally interviewed if you can be contacted during normal business hours. An interview is normally conducted, but you are entitled to make a specific request. We keep such information reports confidential and use them only to evaluate and underwrite your application. In most situations, Brokers Central LLC, never comes into possession of such reports. You have a right under the Fair Credit Reporting Act to make a written request to inspect and obtain a copy of a consumer information report. If we request a report and the report has an adverse effect on your insurability, you will be notified in writing and given the name and address of the reporting company.

Disclosure Information We treat what we know about you confidentially. Our employees are told to take care in handling your information. They may get information about you only when there is a good reason to do so. We take steps to make our computer databases secure and to safeguard the information we have. We may disclose personal information about you without prior authorization under certain circumstances. For example, we may disclose Information about you to persons or organizations to allow such persons or organizations to perform a business, professional, or insurance function for us, or an insurance support organization, or to provide information to determine eligibility for insurance benefits or detect fraud, misrepresentation or material non-disclosure. We may give information to accounting firms performing audits, governmental agencies reviewing our practices, or attorneys hired to protect our legal interests. Information may be disclosed to reinsurance companies or another insurance company to which you have applied for coverage or benefits. Information may be furnished to your agents to aid them in providing adequate service to you. Other disclosures may be made as permitted or required by law. We may also disclose information to medical professionals where required by law for the purpose of informing you of a medical problem of which you may not be aware. No medical record information or personal information relating to your character, personal habits, mode of living, or general reputation will be released to anyone who receives personal information for purposes of marketing a product or service.

You Can View and Correct Your Information Generally, we will let you review what we know about you if you ask us in writing. Due to its legal sensitivity, we will not show you anything that we learned in connection with a claim or lawsuit. If you tell us that what we know about you is incorrect, we will review it. If we agree with you, we will correct our records. If we do not agree with you, you may tell us in writing, and we will include your statement when we give your information to anyone outside Brokers Central LLC. To request a copy of our privacy policy, please write us at Brokers Central LLC, 400 Rella Blvd Suite 102 Montebello, NY 10901.

Proposed Insured’s Printed Name: \_\_\_\_\_ SS #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Proposed Insured’s Date of Birth: \_\_\_\_ - \_\_\_\_ - \_\_\_\_\_ Proposed Insured’s Initials: \_\_\_\_ Date: \_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

- Allianz Life Insurance Co. of NY
Allianz Life Insurance Co. of NY
American General Life Insurance Co.
American General Life Insurance Co. of NY
American National Insurance Company
Ameritas
Athene Annuity & Life Assurance Co.
Assurity Life
Aviva Life and Annuity Company
Aviva Life and Annuity Company of NY
AXA Equitable Life Insurance Company
AXA MONY Life Insurance Company
Banner Life Insurance Company
Berkshire
Brokers Central LLC
Columbian Mutual Life Insurance Co.
Companion Life Insurance Company
Exceptional Risk Advisors, LLC
Fidelity & Guaranty Life Insurance Company
Fidelity & Guaranty Life Insurance Co. of NY
First MetLife Investors Insurance Company
First UNUM Life Insurance Company
Georgetown Financial Group, Inc
Genworth Life & Annuity Insurance Co.
Genworth Life Insurance Company
Genworth Life Insurance Company of NY
Guardian Life Insurance Company of America
ING/ReliaStar Life Insurance Company
ING/ReliaStar Life Insurance Company of NY
ING/Security Life of Denver Insurance Co.
ING USA Annuity & Life Insurance Co.
John Hancock Life Insurance Company
John Hancock Life Insurance Company of NY
John Hancock Life Insurance Company USA
Life Insurance Company of The Southwest
Lincoln Life and Annuity Company of NY
Lincoln National Life Insurance Company
Lloyd’s America, Inc.
Massachusetts Mutual Life Insurance Company
MedAmerica
MetLife Insurance Company of Connecticut
MetLife Investors Insurance Company
MetLife Investors USA Insurance Company
Metropolitan Life Insurance Company
Midland National
Minnesota Life Insurance Company
Mutual of Omaha Insurance Company
National Life Insurance Company (of VT)
Nationwide Life Insurance Company
New York Life Insurance Company
NYLIFE Insurance & Annuity Corporation
North American Company for Life & Health Insurance
The Penn Mutual Life Insurance Company
Phoenix Life and Annuity Company
Phoenix Life Insurance Company of New York
Portamedic
Principal Life Insurance Company
Principal National Life Insurance Company
Protective Life and Annuity Insurance Company
Protective Life Insurance Company
Pruco Life Insurance Company
Pruco Life Insurance Company of NJ
Prudential Financial
Prudential Insurance Company of America
Securian Life Insurance Company
Security Mutual Life Insurance Company
Transamerica Financial Life Insurance Co. NY
Transamerica Life Insurance Company
The Union Central Life Insurance Company
United of Omaha Life Insurance Company
United States Life Insurance Company of NY
UNUM Life Insurance Company of America
Voya Financial
William Penn Life Insurance Company of NY
Zurich American Life Insurance Company
Zurich American Life Insurance Co. of NY