

PRIVACY POLICY

We are sensitive to privacy issues on the Internet and we believe it is important for visitors to our Site to know how we treat information we receive. Accordingly, we have adopted this Privacy Policy for this Site to ensure responsible use of the information you share with us.

Definitions

"Personal Data" is personal and/or confidential information that relates to you and your affiliation with us.

"*Communications*" are any non-confidential and non-proprietary communications information, except for Personal Data, that you transmit to the Site by electronic mail or otherwise, including data, questions, comments and/or suggestions.

"*Personal Information*" is any Communication where you knowingly enter your personal information such as your name, address, social security number, or telephone number.

"*Non-Personal Information*" is any Communication derived from your connection to the Site, such as your Internet browser, domain name and referrer link.

All Communications, except for Personal Data and Personal Information, will be treated as non-confidential and non-proprietary, will become the property of the National Life Group and may be used for the purposes described herein.

What Information Is Collected

In general, you can visit the Site while remaining anonymous by not providing any Personal Information. In some cases, Non-Personal Information may be automatically collected, such as your Internet Browser, computer operating system, domain name of your Internet service provider and/or the website from which you linked to our Site.

Personal Information about you (e.g., your name, address, telephone number, social security number, and/or email address) will not be collected unless you provide it to us voluntarily. For example, we retain e-mail addresses of visitors who respond to the Site's e-mail forms, online forms, registration forms and surveys and contest entries. We also may retain information about the frequency of Site visits, length of time of the visit and aggregate information on which Site page visitors access.

We may send Internet visitors "Cookies". A Cookie is a small data file sent by the Site to your browser, which may then be stored on your hard drive. A Cookie enables the Site to recognize you if you have utilized certain Site features. In

addition, the Cookie may recall information so that you do not have to re-submit it, and also automatically updates Site information. If available, you may program your browser software to notify you of attempts to send cookies and/or you may decline or delete them.

We do not distribute Personal Data, Personal Information or Communications to unaffiliated third parties. We will not voluntarily share, rent, sell or otherwise disclose information obtained from visitors to the Site (whether Personal Data, Personal Information or Communications) to unaffiliated third parties.

When you choose not to provide Personal Information. When you choose not to provide a personally identifiable Communication, we may not be able to respond to your request. You may receive an error message displayed on your browser.

Information Shared With Us

We will take appropriate steps to protect all information you share with us. Whenever you provide the Site with Personal Data, we will take commercially reasonable steps to establish a secure connection with your web browser.

THE SITE CONTAINS NON SECURED SECTIONS. INHERENT IN THE USE OF THE INTERNET AND INTERNET-RELATED TECHNOLOGIES IS SOME RISK OF DISCLOSURE OF INFORMATION, INCLUDING WITHOUT LIMITATION, PERSONAL DATA YOU SUPPLY. YOUR USE OF THE SITE AND YOUR ENTRY OF INFORMATION IS AT YOUR OWN RISK. WE CANNOT ACCEPT RESPONSIBILITY AND EXPRESSLY DISCLAIM ALL LIABILITY FOR DAMAGE OR INJURY THAT YOU MAY INCUR OR THAT MAY RESULT FROM YOUR USE OF THE SITE OR THE INTERCEPTION OF INFORMATION YOU PROVIDE, INCLUDING WITHOUT LIMITATION, PERSONAL DATA, BY A THIRD PARTY.

LIMITATION OF LIABILITY

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Under no circumstances, including but not limited to negligence by act or omission, shall we or any party involved in creating, producing or delivering the Site, be liable for any direct, incidental, consequential, indirect or punitive damages that result from the use of, or the inability to use the materials on the Site, even if we or a representative authorized by us has been advised of the possibility of such damages. Applicable law may not allow the limitation or exclusion of liability or incidental or consequential damages, so the above limitation or exclusion may not apply to you. In no event, however, shall the our total liability to you for all damages, losses and causes of action exceed the amount paid by you, if any, for accessing the Site.

LINKS TO THIRD PARTY WEBSITES

Most of the information presented on this site is provided using third party links. If you use any of the these links provided by a third party websites not owned, maintained nor hosted by us ("Off-sites"), we are not responsible for any Off-site's privacy policies or terms of use. No judgment or warranty is made with respect to the accuracy, timeliness or suitability of the content of any Off-sites, and we take no responsibility for such sites. A link to a service or website outside of the Site is not an endorsement of the service or the website, its content or its sponsoring organization.

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infringe rights of third parties not owned by or affiliated with us.

JURISDICTIONAL ISSUES

The information contained on the Site is not an offer to sell or a solicitation to buy any security or any insurance product. No security or other insurance product is offered or will be sold in any jurisdiction in which such offer or sale would be unlawful under the securities, insurance or other laws of such jurisdiction. Some products may not be available in all states.

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