



A NEW YORK MUTUAL COMPANY

At Farmers and Traders Life Insurance Company, Your Privacy Is Important

At Farmers and Traders Life Insurance Company, we are committed to providing you with the insurance products and services you need and safeguarding the confidential, personal information that you share with us. Since we handle your information, legislation requires us to provide this description to you. This applies to all products and services provided by Farmers and Traders Life Insurance Company and companies owned or controlled by Farmers and Traders Life Insurance Company (hereafter referred to as "subsidiaries").

Our Privacy Policy: We hold all non-public, personal information provided to Farmers and Traders Life Insurance Company in strictest confidence. We will not share your non-public information with any third party, unless required by law, without your written authorization.

Our Privacy Policy applies to all applicants, policyholders, and former policyholders of Farmers and Traders Life Insurance Company.

We will provide you with a copy of our policy annually or under the following circumstances:

- If the ownership of one of our life insurance policies is changed to you.
- If you apply for reinstatement of coverage that terminated.
- If you become insured under a new policy or as an insured spouse under another policy.

Protecting Your Confidentiality: We restrict employee, subsidiary, and agent access to your personal information to only those who have a business or professional reason for knowing in order to provide you with the products or services you desire. We will share your non-public, personal information with non-affiliated third parties only as permitted by State and Federal law or with your written consent.

We maintain a secure office and computer environment to ensure that your non-public, personal information is not placed at unreasonable risk.

What Is Covered: We consider non-public, personal information to include: information about your personal finances, information about your health, information about transactions between you and third parties, and information that we receive from consumer reporting agencies.

Third-Party Requirements: For those non-affiliated third parties to whom you have provided your consent for us to share information about you, we also require strict confidence in our agreements with them and expect them to keep all information that we share with them private. We do not provide your personally-identifiable information to mailing-list vendors or solicitors for any purpose.

Record Retention: We have a record retention schedule that meets or exceeds all statutory requirements. Your personal information records will be maintained at least as long as is required by this schedule and by any statutes or laws that may be enacted relative to same. After this record retention schedule has been completed, your records will be destroyed.

We may amend this Privacy Policy from time to time as required by law. We will inform you of any changes or amendments by mailing a notice to you.

If you have any questions about our Privacy Policy or your personal information, please contact us at Farmers and Traders Life Insurance Company, 960 James Street, P.O. Box 1056, Syracuse, NY 13201-1056. Representatives in our Customer Relations Center are available to assist you and may be reached by calling our toll-free number, which is (877) 2FT-Life or (877) 238-5433.

Regular Hours:	Monday – Friday	8:30 AM – 4:30 PM Eastern Time
Summer Hours: (5/19/03 – 8/29/03)	Monday – Thursday Friday	8:00 AM – 4:30 PM Eastern Time 8:00 AM – 1:00 PM Eastern Time

Farmers and Traders Life Insurance Company

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