

PRIVACY AGREEMENT

This privacy agreement is entered into by and between _____ of _____ and Farmers and Traders Life Insurance Company of 960 James Street, Syracuse, New York (hereinafter referred to as "Company").

In connection with _____ performing certain services for the Company which may entail the Company's providing certain non-public personal information about customers of the Company to _____, _____ agrees as follows:

1. All information provided by Company will be kept confidential and will not, without the Company's prior written consent, be disclosed or utilized by _____ or any representatives, employees or others associated with _____.
2. _____ agrees to inform all representatives, employees and associates to whom it reveals the information of the confidential and proprietary nature of the information and shall reveal the information only to those who agree to be bound in writing to the terms of this agreement.
3. All copies of the information will be returned to the Company immediately upon the Company's request.
4. The term information will not include information which (a) is or becomes generally available to the public other than as a result of a disclosure by _____ or any representative, employee or associate of _____; (b) becomes available to _____ on a non-confidential basis from a source other than the Company; or (c) is required to be disclosed by law or legal process.
5. _____ acknowledges that any intentional or unintentional disclosure of the information to a third party is a breach of this agreement and a violation of existing law.
6. _____ understands that monetary damages may result from the intentional or unintentional disclosure of information.
7. _____ agrees to indemnify and hold harmless the Company from any and all damages that result from the disclosure of information and further to be liable for all costs, expenses, and legal fees that may be incurred by the Company as a result of the disclosure of information.
8. Information to be kept confidential by the terms of this agreement includes all nonpublic personal financial information and all nonpublic personal health information.
9. The rights and obligations contained in this agreement shall survive and continue after the return of all information to the Company and shall bind _____ in perpetuity.
10. All provisions of this agreement will remain in effect until terminated, in writing by the Company.

Dated: _____

For: _____
(Print Name)

By: _____
(Producer's Signature)

Dated: _____

For: Farmers & Traders Life Ins. Co.

By: _____
Charlene R. Clarry, ACS, AIAA, AIRC
Supervisor/Sales Administration

03-067 09/01