



We are pleased that you have chosen one of the United Heritage companies to provide you with our products or services. Preserving your trust is a core value of United Heritage. Routinely, we obtain personal information concerning you or your family members in connection with the services and products you have requested from us. We take great care to protect your information and use it responsibly.

FACTS	WHAT DO UNITED HERITAGE COMPANIES DO WITH YOUR PERSONAL INFORMATION
Why?	Insurance companies choose how they share your personal information. The law gives you the right to limit some but not all sharing, and also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we may collect and/or share depend on the product(s) you have with us. This information can include:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms, such as name, address, and Social Security number • Information about your transactions with us or others, such as your insurance policy coverage, premiums, claims history, and payment history • Information we receive from consumer reporting agencies, such as your credit scores, credit history, and creditworthiness <p>We do not disclose any personal information about our customers <i>or former customers</i>, except as permitted by law.</p>
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies can share their customers' personal information, the reasons United Heritage companies choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does United Heritage share?*	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus or insurance support institutions	Yes	No
For our own purposes— to offer our products and services to you	Yes	No
For joint marketing with other companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

*Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA. Our HIPAA Notice of Privacy Practices is located at www.unitedheritage.com

Who is providing this notice?	United Heritage Life Insurance Company, United Heritage Property & Casualty Company, and Sublimity Insurance Company, AlphaEdge Investment Management, Inc.
Questions?	United Heritage Life Insurance Company, unitedheritagelife.com ; AlphaEdge Investment Management, Inc., alphaedge.com ; United Heritage Property & Casualty Company, 800-877-8862; Sublimity Insurance Company, 800-424-2491.

What we do	
How do United Heritage companies protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings. We also restrict access to your personal information to those employees who need to know this information to provide products or services to you.
How and when do United Heritage companies collect my personal information?	We collect your personal information, for example, when you apply for a policy, pay premiums, file a claim, and provide us with account and contact information. We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you We do not share your information for these purposes. State laws may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. United Heritage affiliated companies include: <ul style="list-style-type: none"> • United Heritage Life Insurance Company • United Heritage Property & Casualty Company • Sublimity Insurance Company • AlphaEdge Investment Management, Inc. United Heritage companies do not share with their affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. We do not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. We do not have any joint marketing agreements.

Other important information	
California: We will not share information we collect about California residents unless the law allows. For example, we may share information with your consent or to service your policies.	
Massachusetts: Massachusetts residents may request the specific reason(s) for an adverse underwriting decision by contacting the relevant United Heritage company listed on the prior page.	
Medical Information Bureau: At your request, the Medical Information Bureau will disclose any information it may have in your file. If you question the accuracy of this information, you may seek correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act by contacting the Bureau at infoline@mib.com or MIB Disclosure Office, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184.	
Insurance Support Organizations: Information obtained from a report prepared by an insurance support organization may be retained by the organization and disclosed to other persons.	
How You Can Find Out More: Further information will be furnished upon request. For a reasonable fee, we will provide you copies of any personal information in your file. Medical information, however, will be supplied to you through the medical professional you designate. If you would like a copy of a consumer investigative report, we will give you the name and address of the company that prepared it so you may contact them directly. You also have the right to request the correction, amendment, or deletion of recorded personal information about you. Within 30 business days after we receive your written request, you will be informed in writing of the acceptance or refusal of your request, including the reason for any refusal. To see your information, contact the relevant United Heritage company listed on the prior page.	
Modifications To Our Privacy Policy: We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.	