

IV - COMPUTER PRIVACY

SBLI USA does not collect any nonpublic personal information from a visitor to its web site without expressly requesting that the visitor provide the information. Our web site contains links to other web sites. With respect to web site security, SBLIUSA.COM uses a secure server and security protocol to safeguard the information provided by visitors during the information gathering and information delivery process.

V - INFORMATION WE USE

Subject to compliance with applicable federal and state fair credit reporting laws, we may collect, use and disclose the following kinds of nonpublic personal financial information about you:

- Information we receive from you on applications or other forms, whether received orally, in writing, or through our web site, such as name, address, email address, social security number, beneficiaries, and telephone number;
- Information about you, about your transactions with us, our affiliates, or others such as policy coverage, premium balances, payment history and parties to the transaction; and
- Information we receive from a consumer reporting agency, such as credit worthiness and credit history, assets and income.

VI - OPTING OUT OF DISCLOSURE OF NONPUBLIC FINANCIAL INFORMATION

If you prefer that we do not disclose nonpublic personal financial information about you to our affiliates or non-affiliated third parties, you may direct us not to make those disclosures which are not required or permitted by law. This is referred to as "opting out".

If two or more customers jointly obtain an insurance product or service, any of the joint customers may exercise the opt out option and such opt out request will be considered applicable to the other joint customers.

It takes 30 days to start the opt out process. If you wish to opt out of disclosures to affiliated and non-affiliated third parties, you should complete the attached Opt Out Notice form and return it to us, or mail a letter to SBLI USA at 100 West 33rd Street, Suite 1007, New York, NY 10001-2914.

VII - CORRECTION OF INFORMATION

Upon your written request, we will make the nonpublic personal financial information we have about you available for your review. If you notify us that any such information is incorrect, we will correct our records, if we agree. If we do not agree, you may provide us with a written statement disputing the accuracy of the information. We will include your written statement in any future disclosure of the information to third parties. Upon your request, we will provide you with a more detailed notice concerning your privacy rights under the state laws applicable to you.

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7/2016



**SBLI USA LIFE INSURANCE COMPANY, INC.
S.USA LIFE INSURANCE COMPANY, INC.**

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