



Facts	WHAT DOES ULLICO DO WITH YOUR PERSONAL INFORMATION?
Why?	Ullico values you as a customer and wants you to know that protecting your privacy is very important to us. We are required by law to inform you of our policies and procedures for collecting, protecting, using and sharing your nonpublic personal information. Please read this notice carefully to understand what we do.
What?	<ul style="list-style-type: none"> • Information provided on applications, or other forms as part of the application process. This information is received either directly from you or through one of our representatives. • Information provided during our business transactions with you, such as your claims history or payment history. • Information provided by third parties, including medical records, credit reports and eligibility records.
How?	Financial services companies, like the Ullico Inc family of companies, need to share customers' personal information for everyday business. We list those reasons below, the reasons we choose not to share, and whether you can limit this sharing.

Reasons Ullico can share your personal information	Does Ullico share	Can this sharing be limited
In the normal course of our business operations – to selected third parties as permitted or as required by law. This may include processing a claim, administering or enforcing a transaction, servicing your account, billing, auditing, reinsuring, or providing information to industry regulators, enforcement agencies or required by a court of law in connection with a legal proceeding.	Yes	No
Ullico Marketing – We collect and use nonpublic personal information to notify you of products and services that we offer and to third parties that assist us in marketing our products and services to you.	Yes	No
For nonaffiliates to market to you – We do not sell or rent nonpublic personal information to non-affiliated third parties.	No	Yes

Questions? Call 800-820-2740 if you would like more information concerning our privacy policies.

Who We are	
Who is providing this notice?	The Ullico family of companies. A list of its companies is located at the end of this document.
What We do	
How does Ullico protect my personal information?	We maintain physical, electronic and procedural standards to ensure that access to your nonpublic personal information is limited to our employees, agents and to third parties who work with us and have a legitimate need for the information in order to provide products and services to you. Third parties are also required to know and comply with our privacy policies and procedures.
How does Ullico collect my personal information?	We collect information from you from the following sources: <ul style="list-style-type: none"> • Information provided on applications • Information provided through claims and payments • Information provided by third parties, including medical records, credit reports and eligibility records
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 State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • We do not share nonpublic personal information with nonaffiliates.

Other Important Information
<p>State Laws:</p> <p>VT: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. For joint marketing, we will only disclose your name, contact information and information about your transactions.</p> <p>NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-820-2740, or by writing to us at 8403 Colesville Road, Silver Spring, MD 20910 Attn: Privacy Officer or see www.ullico.com.</p> <p>For more information, contact us at the address above.</p> <p>You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us.</p> <p>CA: Accounts with a California mailing address are automatically treated as if they have limited the sharing with nonaffiliates as described on page 1.</p>

Who is providing this notice?

The Union Labor Life Insurance Company

UnionCare, Inc

Ulico Standard of America Casualty Company

Ullico Mortgage Corporation

Union Standard of America Life insurance Company (merged into Union Labor Life 1/1/05)

MRCO, Inc.

Zenith Administrators (Sold 3/31/05)