

PHYSICIANS MUTUAL INSURANCE COMPANY  
PHYSICIANS LIFE INSURANCE COMPANY

PRIVACY NOTICE  
REQUIRED BY STATE LAW

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We may disclose all of the financial information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We restrict access to nonpublic personal information about you, except to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with applicable regulations to guard your nonpublic personal information.

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To receive a copy of the Notice of Privacy Practices Under Federal Law For Protected Health Insurance, please call 1-800-228-9100.

Annual Percentage Rate (APR) Disclosure (For Life and Health Insurance Policyowners Only)  
Premium not paid on an annual basis may include an additional charge. The difference in the premium can also be expressed as an Annual Percentage Rate (APR). For more details, call 1-800-228-9100.

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