

PRIVACY POLICY AND INVESTOR INFORMATION

(We, us, Centerre and First Heartland® refers to all of the above companies)

Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use "nonpublic personal information" in order to provide customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our Privacy Policy. This Privacy Policy applies to both current and former customers.

Information we may obtain. The type of information we obtain depends on the type of product or service we are providing. The types of information we may obtain fall into the following three general categories.

Customer Information. Customer information includes identifying information such as your name, address, telephone number, and demographic data about you. It also includes information about your transactions with us such as the type and value of insurance products that you purchased through us and the amount of insurance premiums you pay for those products.

Financial Information. Financial information is information covered by the Fair Credit Reporting Act and includes information such as your credit history, income, assets, type and value of other insurance products you own or for which you have applied, and amount of insurance premiums you pay to other insurance companies.

Health Information. Health information includes information about your health and medical history, and your insurance underwriting risk factors.

Security of the information. We maintain physical, electronic and procedural safeguards that comply with Federal and State laws to protect all the information we have obtained about you

What we do with the information we obtain. We use information about you for business purposes such as evaluating your request for products or services, administering our products and services, and processing your transactions with us. We may also use information about you to offer you other products and services we provide.

Disclosure of information. Under our current privacy policy, we do not sell information about you to others.

Customer and Financial Information. In order to offer you products and services that may be of value to you, we may, where permitted by law, disclose the customer and financial information described above to the following:

- Other institutions, including our affiliated companies, with which we jointly provide financial products or services;
- Anyone to whom you have authorized us to disclose the information.

Health Information. We will not disclose the health information described above to anyone outside party unless you have authorized us to do so.

Independent Sales Agents. The sales agents who represent and/or utilize us are independent, and your independent sales agent may gather and retain customer information, financial information and/or health information about you. The use and protection of that information by your independent sales agent is your independent sales agent's responsibility, not our responsibility. If you have questions about whether or how your independent sales agent uses or discloses such information, please contact your independent sales agent.

Changes to our Privacy Notice. Our policy about obtaining and disclosing information may change from time to time. We will provide you with notice of any material change to this policy before we implement the change.

Investor Education and Protection. As a customer of our firm you may secure additional investor information by any of the following methods:

- 1) FINRA Regulation Public Disclosure Program Hotline - (800) 289-9999 OR
- 2) FINRA Regulation Web Site - www.finra.org OR
- 3) Request a copy of the investor brochure that describes the Public Disclosure Program.

SIPC Information (center). You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC by either of the following methods:

- 1) SIPC's Web Site: www.sipc.org OR
- 2) SIPC's telephone number: (202) 371-8300.