



INVESTORS HERITAGE™

INFORMATION PRACTICES NOTICE

Investors Heritage Life Insurance Company, like other insurance companies, sometimes evaluates the medical history and other personal information about applicants to determine their eligibility for certain policies. (Personal information includes information such as age, occupation, physical condition, health history, habits, general reputation, credit and avocation.) We also use this information for the administration of your insurance coverage after it is in force.

We rely heavily on information provided by you. We may also supplement this information from other sources, such as medical professionals or institutions that have treated you or family members covered under your policy, insurance support organizations, other insurance companies to which you have applied, and employers.

Any information you give us regarding your insurability and any information received from other sources will be treated as strictly confidential. In some situations, and in compliance with applicable law, we may disclose necessary items of information to third parties, who may retain a copy and disclose the information to others for whom they perform such services, without your specific authorization. Unless you request otherwise, Your name, address, date of birth and phone number may be used by us or our affiliates to inform you of other insurance products or services which are available. We may also disclose this information to: (1) an organization performing administrative, business or professional services for us; (2) other insurance companies to which you apply; and (3) your physician or medical professional.

You have the right to be told about, and to copy, if you wish, items of personal information which appear in our files. You also have the right to seek correction of information you believe to be inaccurate.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR PRIVACY PRACTICES. IF YOU WOULD LIKE A MORE DETAILED EXPLANATION OF OUR PRACTICES AND THE CIRCUMSTANCES UNDER WHICH WE MAY USE OR DISCLOSE INFORMATION, PLEASE WRITE TO OUR PRIVACY OFFICER AT:

INVESTORS HERITAGE LIFE INSURANCE COMPANY
PO BOX 717
FRANKFORT, KENTUCKY, 40602-0717

FAIR CREDIT REPORTING ACT NOTICE Consumer Report Pre-Notification

We may make or obtain a consumer report or an investigative consumer report, which may contain information secured through personal interviews with your friends, neighbors and others with whom you are acquainted. This report may contain information as to your character, general reputation, personal characteristics and mode of living (no information collected concerning the sexual orientation of the proposed insured will be used to determine his or her eligibility for insurance). The consumer reporting agency may keep a copy of the report and may disclose its contents to others for whom it performs such services. On receipt of a request from you, we will tell you if a report has been requested and we will provide you with the name, address, and telephone number of the consumer reporting agency. You may request to be personally interviewed and, when the report is completed you have the right to inspect and receive a copy of it from the consumer reporting agency. Please send your request to:

INVESTORS HERITAGE LIFE INSURANCE COMPANY
ATTENTION: NEW BUSINESS DEPARTMENT
P.O. BOX 717
FRANKFORT, KENTUCKY 40602-0717

THIS NOTICE MUST BE LEFT WITH THE CLIENT