


Our Privacy Practices



Mutual Trust Life Insurance Company, a Pan-American Life Insurance Group Stock Company (“Mutual Trust”) is highly committed to protecting the privacy of its customers and the security of all confidential information entrusted to us. This general privacy statement serves as a summary of our privacy practices, and serves to briefly notify you of the information we collect about you, how we use it, how we protect it, and your rights.

Information Collection, Protection, and Sharing

- We collect personal information in connection with the products and services we offer. This may include information we receive on applications and other forms, such as name, date of birth, contact information, tax identification number, social security number, government issued identification numbers, assets and income, medical and financial information, information about your transactions with our affiliated companies and information we receive from third-parties, including consumer reporting and inspection services.
- We process your data when necessary to provide the services and products set out in insurance contracts, or when it is required or allowed by applicable law. When we process your sensitive personal data, it will be in line with applicable law, as necessary to provide you with our services, or with your permission.
- We will not rent or sell personal information to others but we may share your information as necessary to our affiliates, with relevant policyholders, and with our business associates who help us provide services to you. We will only share your information as allowed under applicable law.
- We keep your personal information in line with appropriate retention periods. The length of these periods is determined by relevant laws and regulations, the information collected, and our obligations to you as a customer.
- We restrict access to your personal information only to those employees who need to know that information to provide products and services to you.
- Protecting your information is of the utmost importance to us. We use technical and physical safeguards to protect the security of your personal information from unauthorized disclosure. We also take every step to ensure that only authorized employees and third-parties with legitimate purposes have access to your personal information.

Your Privacy Rights

- You have the right to access your information and request corrections to your data.
- You may also have the right to object to our use of your information, to request the transfer of information you have provided, to withdraw permission for our use of your information, and to ask us not to use automated decision-making which will affect you.
- However, certain exceptions may apply to these rights.

We may change our privacy practices to comply with applicable laws and regulations. When we do, we will revise the “last update” date at the bottom of the statement.

If you have any questions or concerns about this notice or Mutual Trust’s privacy practices, please contact our Privacy Officer at (800) 323-7320 or by mail at:

Mutual Trust Life Insurance Company

Attn: Privacy Officer

1200 Jorie Boulevard

Oak Brook, Illinois 60523

Last updated on April 17, 2019.