

Privacy Statement McCready and Keene, Inc.

Our Privacy Commitment To You

McCready and Keene, Inc.
a OneAmerica® company
P.O. Box 6100
Indianapolis, IN 46206-6100
1-800-442-4015



McCready and Keene, Inc. (“MCAK”) is committed to the protection of the confidential information it handles. This privacy policy describes how that confidential information is used and protected.

In the course of business, MCAK is provided with information belonging to individuals. That information can include names, addresses, Social Security numbers, dates of birth, marital status, gender and financial information. MCAK will not share this information with nonaffiliated third parties for marketing purposes, but it may share this information with others such as, but not limited to, the following: our affiliates for customer service purposes or so that they may offer marketing information about a product or service that may be beneficial to an individual; nonaffiliated third parties that provide assistance to MCAK in regard to certain services or functions; financial services companies with whom we have written joint marketing agreements; and nonaffiliated third parties for compliance with a subpoena, fraud prevention or an inquiry from a government agency or regulator.

MCAK may use an online information-collecting device known as cookies. Cookies enable us to “remember” the identity of a person who visits our website, thereby allowing an individual to navigate our site more easily and access secured information. Personal or sensitive information is not stored in our cookies.

MCAK maintains an information security program that consists of physical, electronic and procedural safeguards. Some of those safeguards as set forth therein include requiring our employees to comply with our policies in regard to privacy and information security, sharing information on only a need-to-know basis, and employing firewall technology, user authentication and encryption.

Collection of information

We must collect a certain amount of information to provide customer service, offer new products or services, evaluate benefits and claims, administer our products, and fulfill legal and regulatory requirements. Specific language and examples may not apply to all customers, and the data we collect varies accordingly.

Examples include information:

- on your application and related forms, such as name, address, date of birth, Social Security number, gender, marital status, driving history, assets, income and investment option elections;
- about your relationship and transactions with us, such as products or services purchased, account balances, payment history, claims history and parties to the transactions;
- provided by your employer, benefits plan sponsor or

association regarding any group product you may have, such as name, address, Social Security number, age, income and marital status;

- from a consumer reporting agency, such as consumer’s credit worthiness and credit history;
- from other sources, such as motor vehicle reports, medical information and demographic information; and
- from visits to our Web sites, such as that provided through online forms, site visit data and online information-collecting devices known as “cookies.” Cookies enable the site to “remember” who you are so you can navigate the site more easily. They also permit you to access secured information and conduct secured transactions. We do not record personal or sensitive information in our cookies.

Sharing and use of information

While protecting customer information is important, we may find it necessary in the course of conducting business to disclose any information we collect about you including but not limited to the examples shown of the information we collect, as well as information pertaining to your beneficiaries, policy coverage and premium. This would occur in some or all of the following circumstances.

We may share information only as permitted or required by law with:

- our affiliates to enable them to provide customer service or account maintenance, or so they may tell you about other products or services offered that might be useful to you;
- nonaffiliated third parties who are assisting us by performing services or functions on our behalf, such as agents, brokers, brokerage firms, insurance companies, administrators and service providers;
- other financial service companies, such as banks, insurance companies and securities brokers or dealers, with whom we have written joint marketing agreements; and
- nonaffiliated third parties for compliance with a subpoena, fraud prevention or an inquiry from a government agency or regulator.

Personal health information will be shared only with proper written authorization or as required by law. We will not share medical information or motor vehicle reports for marketing purposes.

Information obtained from a report prepared by an insurance-support organization may be retained by that organization and disclosed to others.

Protecting the information

We are committed to maintaining the security of our

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customers' personal information. To ensure such information is used only in the manner we have described in this policy, we have instituted the following safeguards:

- Employees are required to comply with our established privacy policies and procedures, which exist to protect the confidentiality of customer information. Any employee who violates our privacy policies will be subject to a disciplinary process.
- Employees access the information only on a business need-to-know basis, such as to pay benefits or claims, underwrite a policy, administer a plan or service a customer request.
- We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard the personal information about you that we collect. Such safeguards include locked files, user authentication, encryption and firewall technology.

Consumer reporting information

If required by law and upon written request, we will inform you as to whether a consumer report was requested, as well as provide the name and address of the consumer reporting agency that furnished the report.

If permitted by law, we may share credit reporting information about you with our affiliates. We are permitted by law to share other information with our affiliates, such as information related solely to our experiences or transactions with you, including account balance and payment history. If this information is shared with our affiliates, it would only be to service the business or as required by law.

Review of and access to your information

If required by law and upon written request, we will make information from your file available for your review. We are unable to provide information collected in connection with, or in anticipation of, any claim or lawsuit or any medical information we have obtained from a health care provider.

If you notify OneAmerica that any information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit a short statement of dispute, which will be included in any future disclosure of information.

If you have any questions about the right of access or wish to access your file (as permitted by law), please contact us at the address below and include a copy of your personal identification, such as a driver's license or photo identification.

Privacy Officer
OneAmerica Financial Partners, Inc.
One American Square, P.O. Box 368
Indianapolis, IN 46206-0368

Our continuing commitment

We will continue to provide this notice at the frequency required by law and will notify customers of any changes at least annually.

We will continue to follow the policies set forth in this notice even when a customer relationship no longer exists. However, that party will no longer be entitled to an annual notice.

This notice is being provided on behalf of the following OneAmerica affiliates:

American United Life Insurance Company®
The State Life Insurance Company®
Pioneer Mutual Life Insurance Company¹

Our privacy commitment to you also extends to those companies with which we affiliate during the next 12 months.

FOR NEW MEXICO RESIDENTS ONLY:

Confidentiality of abuse information

You have the right to be considered a protected person. A "protected person" is a victim of domestic abuse who has notified us that he or she is or has been the victim of domestic abuse and who is either: (1) a present or proposed principal insured or certificate holder; (2) a present or proposed policy owner; (3) a present applicant; (4) a present claimant; (5) one who derives or is proposed to derive insurance coverage under an insurance policy subject to the New Mexico domestic abuse regulations; or (6) an individual or entity that provides shelter, advocacy, counseling or protection to victims of domestic abuse. Please send your written request for "protected person" status and the confidentiality of abuse information to the address on this page.

FOR CALIFORNIA RESIDENTS ONLY:

If you are a California resident, California law may provide you with additional rights regarding your personal information. To learn more about your California privacy rights, see our Privacy Statement for California Residents which can be accessed online at the following URL:

<https://www.oneamerica.com/policies/privacy-policy/privacy-policy-california>

1. A stock subsidiary of American United Mutual Insurance Holding Company