

WESTERN NATIONAL LIFE INSURANCE COMPANY INTERNET WEB SITE PRIVACY POLICY

This policy explains what information may be gathered by us through this Internet site and how that information is handled and used.

Internet Web Site Privacy Policy

Welcome to our Web site. This section explains our policy regarding any information we may collect or personal information you might supply to us when you visit this site. Our goal is to protect your information on the Internet in the same way that we protect it in all the other ways we interact with you.

Internet Privacy Policy

1. You can visit this site without giving us any personally identifiable information about yourself.
2. If you do provide personal information to us, you may refer to the Privacy Notice to learn how we protect and handle that information.

The Internet Privacy Policy only applies to Web pages at this URL address. They do not apply to any linked site or any other Web sites owned or sponsored by Western National, its subsidiaries, affiliates, agents or representatives. The site sponsor of this site is Western National.

Questions and Answers about our Internet Privacy Policy:

WILL WESTERN NATIONAL LIFE INSURANCE COMPANY'S WEB PRIVACY POLICY CHANGE? Western National may make changes to this Privacy Policy or additional privacy provisions on Web sites without notice, by e-mail or by posting changes on this site at the sole discretion of Western National. Please review this Privacy Policy for changes on a regular basis.

WHAT TYPES OF INFORMATION DOES WESTERN NATIONAL COLLECT ON THIS SITE?

Western National, the site sponsor and their employees, representatives, agents and selected third parties as authorized by law (the "Group") collect aggregate information about our customers and other visitors to this site including, but not limited to information concerning:

- Web sites you visit
- The number of visits to our site
- Time spent at the site
- Services requested or purchased
- Your domain address

The Group may also retain nonpublic personal information which you provide to us by e-mail or in information forms placed on this site to answer your questions or provide services to you.

DOES THIS SITE USE "COOKIES"? We may, in order to provide better service or to address security hazards, occasionally use a "cookie." A cookie is a small piece of information which a Web site stores on your Web browser on your PC and can later retrieve. The cookie cannot be read by a Web site other than the one that set the cookie. We use cookies for a number of administrative purposes; for example, to store your preferences for certain kinds of information or to store a password so that you do not have to input it every time you visit our site. Most cookies last only through a single session or visit to our site. None will contain information that will enable anyone to contact you via telephone, e-mail, or any other means. You can set up your Web browser to inform you when cookies are set or to prevent cookies from being set.

We may share cookie information with American International Group, Inc. ("AIG") member companies and third-party business partners and service providers so that we can continue improving this site and the services available to you. We collect and share this information only in aggregated, non-personally identifiable format. For example, we may tell the AIG companies how many users viewed a particular product page during a given month.

We may also use a service that collects data remotely by using Web beacons or tags embedded in our site's content. The data we collect includes which operating system and browser you use, how you navigate to and through our site, and how long you stay on our Web pages. This information is anonymous and does not include your name, e-mail address, or any other contact information. We share this information with other AIG companies and with our third-party vendor, WebSideStory. WebSideStory gives us reports of this aggregated, anonymous data. We use this data to improve our site by responding to our users' interests and providing more relevant and useful information. To learn more about WebSideStory's privacy standards and use of Web beacons, please visit:

www.websidestory.com/privacy/privacy-policy.html.

Individuals outside the United States who submit personally identifiable information via this Web site acknowledge and agree that the information submitted may be forwarded to the United States or another jurisdiction for processing or to respond to inquiries sent by e-mail.

HOW DO I ACCESS AND/OR CORRECT PERSONAL DATA? The site sponsor will provide individual customers and visitors with personally identifiable information collected on this site that has been retained regarding that individual visitor or customer. Visitors or customers may correct or update personally identifiable information collected via this site. Your contact information may be obtained from Western National by using the contact information at the bottom of this page.

HOW IS INFORMATION COLLECTED ON THIS SITE PROTECTED? Western National has implemented security measures to prevent the unauthorized release of or access to personally identifiable information collected through this site. For example, we have set up technical security measures such as browser encryption, routers and firewalls to safeguard personal and financial information against unauthorized access. Our servers are located in the United States of America.

A filtering router verifies the source and destination of each network packet and determines whether or not to let the packet through. Access is denied if the packet is not directed at a specific, available service. A firewall is used to shield information from the Internet. All incoming traffic is addressed to the firewall, which only allows e-mail into the member service environment. Traffic through the firewall is subjected to a special proxy process which operates in much the same way as a filtering router, verifying the source and destination of each packet. The proxy then changes the IP address of the packet to deliver it to the appropriate site within the internal network. In this way, all inside addresses are protected from outside access.

We use secure socket layer (SSL) encryption technology for browser contact. SSL protects information as it crosses the Internet. You can tell if you are visiting a secure area by looking at the padlock symbol at the bottom of your browser screen. If it is "locked," you have a secure session. Presently, e-mail responses to your inquiries are not encrypted. There is also a danger that others may have access to your e-mail through your computer system.

AM I PROTECTED WHEN LINKING TO OTHER SITES? This site may, from time to time, contain links to other Internet Web sites, banner ads or advertisements for the convenience of users in locating information and services that may be of interest. If you use those linked Internet Web sites or advertisements, you may leave this site and go to Web sites that we do not control. If you decide to visit those Internet sites or advertisers, you do so at your own risk and it is your responsibility to read and comply with the privacy statement on those Web sites. Your right to

privacy on linked sites is limited to whatever rights are provided to you by the owner of the linked site.

The Internet Privacy Policy only applies to this site. This site only includes its home page and pages hereunder operated by the sponsor of this site. This Privacy Policy does not apply to any linked site, any site provided by a third party or any other site provided by Western National. You must consult the privacy policy of each site, particularly at any sites provided by third parties, to determine what information about you is collected and how that information is used.

DO WE COLLECT INFORMATION ABOUT CHILDREN? We do not knowingly collect, maintain, or use personal information from our site about children under the age of 18. We request that persons under the age of 18 not use our site without supervision from a responsible adult. If a child who we know to be under the age of 18 sends personal information to us online, we will only use that information to respond directly to that child, notify parents or seek parental consent.

IS THIS PRIVACY POLICY A CONTRACT? This Privacy Policy is not a contract and is not intended to be a contract between customers or visitors, and Western National or the site sponsor with respect to any information practices concerning information obtained through use of this site.

HOW DO I CONTACT YOU FOR FURTHER INFORMATION? You may contact us through the "Contact Us" hyperlink within this site.

If you desire further information about how we handle personal information about you, please refer to our [Privacy Notice](#) to learn how we handle that information.

Western National represents Western National Life Insurance Company.

WN 13840 (07/2009) J74889

Copyright © Western National Life Insurance Company. All rights reserved.