

FACTS	WHAT DOES CUSTOM DISABILITY SOLUTIONS (CDS) DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Financial Information • Date of birth • Name, address, telephone number • Health information, including medical history • Information about your job and salary When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information, the reasons CDS chooses to share; and whether you can limit this sharing	
Reasons we can share your personal information		
	Does CDS share?	Can you limit this sharing?
For our everyday business purposes – such as to administer your claims, process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	N/A
For our affiliates' everyday business purposes – Information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – Information about your credit worthiness	NO	N/A
For our affiliates to market to you	NO	N/A
For our non-affiliates to market to you	NO	N/A
Who we are		
Who is providing this notice?	Custom Disability Solutions (CDS), a division of Reliance Standard Life Insurance Company	
What we do		
How does CDS protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. In addition, we have policies and procedures that direct our employees and agents to protect your personal information. We do not share your personal information except as authorized by you or allowed by law.	
How does CDS collect my personal information?	We collect your personal information, for example when you apply for insurance or file a claim. We may collect your personal information from you, your insurance agent or broker, your employer, your medical providers, consumer reporting agencies or anyone you have authorized to provide us with information.	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness; • affiliates from using your information to market to you; and • sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include other companies which are part of the Tokio Marine Group.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies This includes entities which provide claim administration, underwriting, investigation, reinsurance, policyholder or other services to us or on our behalf.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance agents and brokers	
Questions?	Call 877-448-1999 or go to www.customdisability.com .	