

Facts	<b>WHAT DOES WEA MEMBER BENEFITS DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	Financial services 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.	
<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and transactions</li> <li>• Credit history and insurance claim history</li> <li>• Account information from other institutions</li> </ul>	
<b>How?</b>	All financial companies need to share member 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 WEA Member Benefits chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does WEA Member Benefits share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> – to offer products and services provided or endorsed by WEA Member Benefits.	Yes	No
<b>For joint marketing</b> – sharing with other financial companies to jointly market the other company's products or services.	Yes	No
<b>For everyday business purposes of the WEA Member Benefits family of companies</b> – information about your transactions and experiences.	Yes	No
<b>For everyday business purposes of the WEA Member Benefits family of companies</b> – information about your creditworthiness or insurability.	Yes	Yes
<b>For WEA Member Benefits companies to market to you</b>	Yes	Yes
<b>For non-WEA Member Benefits companies to market to you</b>	No	We do not share
<b>To limit our sharing</b>		
<ul style="list-style-type: none"> <li>• Call (800) 279-4030—our menu will prompt you through the choices.</li> <li>• E-mail WEA Member Benefits at <a href="mailto:privacy@weabenefits.com">privacy@weabenefits.com</a> or visit us online at <a href="http://weabenefits.com/privacy">weabenefits.com/privacy</a>.</li> </ul> <p>You can contact us at any time to limit our sharing. When you are no longer our member, we continue to share and protect your information as described in this notice.</p> <p><b>Please note:</b></p> <p>If you are a new customer, we can begin sharing your information among the WEA Member Benefits family of companies 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
<b>Questions?</b>		
Call (800) 279-4030 or go to <a href="http://weabenefits.com/privacy">weabenefits.com/privacy</a> .		

<b>Who we are</b>	
<b>Who is providing this notice?</b>	WEA Member Benefits and its family of companies, including WEA Member Benefit Trust, WEA Tax Sheltered Annuity Trust, WEA Property & Casualty Insurance Company, WEA Investment Services, Inc., WEA Member Benefit Agency, LLC, and WEA Financial Advisors, Inc.
<b>What we do?</b>	
<b>How does WEA Member Benefits protect my personal information?</b>	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.
<b>How does WEA Member Benefits collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Seek advice about your investments</li> <li>• Open an account or perform transactions</li> <li>• Apply for insurance</li> <li>• Direct us to sell securities</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness and insurability,</li> <li>• Affiliates from using your information to market to you, and</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.
<b>Definitions</b>	
<b>WEA Member Benefits family of companies (affiliates)</b>	<p>Companies owned or controlled by WEA Inc. They can be financial and nonfinancial companies in the WEA Member Benefits family of companies.</p> <p>The WEA Member Benefits family of companies includes WEA Inc., WEA Member Benefit Trust, WEA Tax Sheltered Annuity Trust, WEA Property &amp; Casualty Insurance Company, WEA Investment Services, Inc., WEA Member Benefit Agency, LLC, and WEA Financial Advisors, Inc.</p>
<b>Non-WEA Member Benefits companies (nonaffiliates)</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>WEA Member Benefits does not share with non-affiliates so they can market to you.</p>
<b>Joint marketing</b>	<p>A formal agreement between a WEA Member Benefits company and a non-WEA Member Benefits company to market the non-WEA Member Benefits company's products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include other financial service companies.</li> </ul>
<b>Other important information</b>	
<p><b>Vermont Residents:</b> In accordance with Vermont law, we will not share information we collect about you with companies outside of the WEA Member Benefits family of companies, except as permitted by law. For example, we may share information with your consent or to service your accounts/products. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p> <p><b>California Residents:</b> In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law. For example, we may share information with your consent or to service your accounts/products. We will limit sharing among our companies to the extent required by California law.</p> <p><b>Nevada Residents:</b> Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call (800) 279-4030. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101. Phone number: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.</p>	