

FACTS	WHAT DOES NCMIC DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require 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: • Social Security number and income • Credit history and insurance claim history • Account balances and transaction history
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 NCMIC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NCMIC Share?	Can you limit this sharing?
For our everyday business purposes —such as to 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	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	Call 1-800-769-2000, ext. 4272 Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. If you have previously opted out to limit our sharing, your request remains on file.
Questions?	Call 1-800-769-2000, ext. 4272

Who we are	
Who is providing this notice?	The NCMIC family of companies listed at the end of this notice.
What we do	
How does NCMIC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards, secured files, and a secure building. Only those with a business need will be permitted access to your information.
How does NCMIC collect my personal information?	We collect your personal information, for example, when you: • Give us your contact information • Apply for insurance or financial products • Pay insurance premiums or make loan payments We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes — information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include those with an NCMIC name and other companies, such as Professional Solutions Insurance Company and Professional Solutions Insurance Services.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. NCMIC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. NCMIC doesn't jointly market.

Other important information	
This notice is being provided by the following companies: National Chiropractic Mutual Holding Company; NCMIC Risk Retention Group, Inc.; NCMIC Group, Inc.; NCMIC Insurance Company; NCMIC Finance Corporation; NCMIC Finance Corporation of California; NCMIC Foundation, Inc.; NCMIC Insurance Services, Inc.; Professional Solutions Insurance Company (in California PSIC Insurance Company); Professional Solutions Insurance Services, Inc.; PSFS 3 Corporation; Sextant Investment Advisors, LLC.	
For insurance customers in AK, AZ, CA, CT, GA, IL, MA, ME, MN, MT, NV, NC, NJ, OH, OR, and VA only: Under state law, under certain circumstances, and when your insurance transactions with NCMIC relate primarily to personal, family, or household needs, you have the right to access and correct the personal information we have on file. Please write to us at NCMIC Group, Inc., Attn: Privacy Compliance, 14001 University Ave., Clive, IA 50325 to request a copy of the information we have on file. For VT residents only: Under state law, we will not share information about your creditworthiness with our affiliates without your consent.	