Privacy Notice

The privacy of your personal information is important to us. We are committed to maintaining and protecting its confidentiality. This notice describes how we collect, share and protect your information.

We use your information to provide and administer the products and services you have requested. We also use it for our internal research and analysis. We want you to know that:

- We do not sell or rent the information we have about you to anyone.
- We do not share your information with outside companies for the purpose of selling their products or services to you.
- We only share information about you with others as the law permits or requires.

Information We May Collect and From Whom
We collect your personal information to offer you insurance and financial products and services. The type of information we collect and the extent to which it is used depends on the products and services we provide to you. For example, we may obtain information such as:

- Your name, mailing and email address(es); date of birth, telephone number and Social Security number; your employment history and education; and your assets and income from applications and other forms from you, your employer and others
- Your policy coverage and claims
- Your premiums and payment history from your dealings with us
- Your credit and financial history from other insurance companies, insurance support organizations and consumer reporting agencies that you authorize
- Your medical history including records from medical providers and related entities, third party administrators, insurance support organizations and consumer reporting agencies that you authorize

Information We May Disclose
We may share the types of information described above with others. These disclosures are only made as authorized by you, or as permitted or required by law. For example, disclosures may be made to:

- Agents or brokers who provide our products and services to you
- Service providers who perform business services or functions on our behalf or to serve you
- Employers and their representatives
- Reinsurers, other insurance companies and insurance support organizations for purposes related to insurance and services you may have or apply for
- Others who may have a joint marketing agreement with us, unless state law restricts such use
- Insurance departments or other legal authorities in connection with the regulation of our business or to comply with laws and regulations
- Law enforcement agencies to help prevent fraud or illegal activities
- Authorized persons in response to a subpoena, warrant or other court order
- Others in order to comply with auditing and reporting requirements
- Our affiliates who may provide insurance or financial products and services to you

When information about you is disclosed to others, we expect them to: (a) protect your information; and (b) use the information only for the limited purpose for which it was shared.

Your Rights
We want to make sure that we have accurate information about you. In general, you have the right to review your personal information that we have. You must make your request in writing and provide us with: your full name, your address and your telephone number. If you believe information we have about you is not accurate, you may tell us; and you may inform us in writing of any changes you believe should be made. We will review your request and respond to it accordingly.

Confidentiality and Security
We protect your personal information by:

- Training our employees to safeguard your information
- Restricting access to those employees who need it to provide products or services to you
- Using physical, electronic and procedural safeguards that protect your information from misuse
- Contractually requiring service providers to secure your information in accordance with state and federal laws

Further Information
We may change our privacy policy at any time. We will provide a new notice if we make material changes to our privacy practices. To view the privacy notice online, visit https://www.standard.com/about-standard/legal-privacy. If your relationship with us ends, we will continue to limit disclosures of your information in accordance with our privacy policy.

The notice applies to:
StanCorp Financial Group, Inc.
Standard Insurance Company
StanCorp Investment Advisers, Inc.
Standard Retirement Services, Inc.
The Standard Life Insurance Company of New York
StanCorp Mortgage Investors, LLC
StanCorp Real Estate, LLC
Standard Management, Inc.
StanCorp Equities, Inc.

Please direct inquiries to:
Privacy Notice (C22)
PO Box 711
Portland, OR 97207-0711

To get more information about StanCorp Financial Group, Inc. and its subsidiaries visit www.standard.com.