

<b>FACTS</b>		<b>WHAT DOES MATRIX ABSENCE MANAGEMENT, INC. DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.		
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Financial Information</li> <li>• Date of birth</li> <li>• Name, address, telephone number</li> <li>• Health information, including medical history</li> <li>• Information about your job and salary</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
<b>How?</b>	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 Reliance Standard chooses to share, and whether you can limit this sharing.		
Reasons we can share your personal information		Does Matrix share?	Can you limit this sharing?
<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 our products and services to you		YES	NO
<b>For joint marketing with other financial companies</b>		NO	N/A
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences		YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your credit worthiness		NO	N/A
<b>For our affiliates to market to you</b>		NO	N/A
<b>For our non-affiliates to market to you</b>		NO	N/A
<b>Who we are</b>			
<b>Who is providing this notice?</b>		MATRIX ABSENCE MANAGEMENT, INC.	
<b>What we do</b>			
<b>How does Matrix protect my 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. 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.	
<b>How does Matrix collect my personal information?</b>		We collect your personal information; for example, when file a claim. We may collect your personal information from you, your employer, your medical providers, consumer reporting agencies or anyone you have authorized to provide us with information.	
<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 credit worthiness.</li> <li>• affiliates from using your information to market to you</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>Definitions</b>			
<b>Affiliates</b>		Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Our affiliates include other companies which are part of the Tokio Marine Group</li> </ul>	
<b>Non-Affiliates</b>		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.	
<b>Joint marketing</b>		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.	
<b>Questions?</b>		Call 800-980-1006 or go to <a href="http://www.matrixcos.com">www.matrixcos.com</a>	
<b>Other Important Information</b>			
<b>Independent Sales Agents.</b> Your employer's or insurance carrier's contract with us may have been placed with us through an independent agent or broker ("Sales Agent"). A Sales Agent may gather and retain information about you. The use and protection of information by the Sales Agent is the Sales Agent's responsibility, not our responsibility. If you have questions about whether or how the Sales Agent uses or discloses such information, please contact the Sales Agent.			