

FRAUD WARNING

For your protection, the laws of several states, including Alaska, Connecticut, District of Columbia, Delaware, Georgia, Indiana, Illinois, Idaho, Indiana, Iowa, Kansas, Kentucky, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, North Carolina, Nebraska, Nevada, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Utah Wyoming, Wisconsin, and others require the following or substantially similar warning statement to appear on this form.

FRAUD WARNING

“Any person who knowingly, and with intent to injure, defraud, or deceive an insurance company, submits an application and/or files a statement of claim containing any false, incomplete, misleading information is guilty of insurance fraud which is a felony.”

FRAUD WARNING FOR ALABAMA AND ARKANSAS RESIDENTS

“Any person who knowingly presents a false or fraudulent claim for payment of a loss of benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.”

FRAUD WARNING FOR ALASKA AND MINNESOTA RESIDENTS

“A person who knowingly, and with intent to injure, defraud, or deceive an insurance company, files a claim containing false, incomplete, or misleading information is guilty of a crime and may be prosecuted under state law.”

FRAUD WARNING FOR ARIZONA AND NEW JERSEY RESIDENTS

“Any person who knowingly presents a false or fraudulent claim for payment of loss is subject to criminal and civil penalties.”

FRAUD WARNING FOR CALIFORNIA AND TEXAS RESIDENTS

For your protection California Law requires the following to appear in this form (for California only): “Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.”

FRAUD WARNING FOR COLORADO RESIDENTS

“It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of any insurance company who knowingly provides false, incomplete, or missing facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.”

FRAUD WARNING FOR DISTRICT OF COLUMBIA, TENNESSE, VIRGINIA, AND WASHINGTON RESIDENTS

WARNING: “It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.”

FRAUD WARNING FOR FLORIDA, DELAWARE, IDAHO, INDIANA, AND OKLAHOMA RESIDENTS

“Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or any application containing any false, incomplete, or misleading information is guilty of a felony for the third degree.”

FRAUD WARNING KENTUCKY, MASSACHUSETTS, NEBRASKA, AND PENNSYLVANIA RESIDENTS

“Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or any application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.”

FRAUD WARNING FOR LOUISIANA, MARYLAND, NEW MEXICO, RHODE ISLAND, AND WEST VIRGINIA RESIDENTS

“Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and confinement in prison.”

FRAUD WARNING FOR NEW HAMPSHIRE RESIDENTS

“Any person who, with purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.”

FRAUD WARNING FOR OHIO RESIDENTS

“Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.”

FRAUD WARNING FOR PUERTO RICO RESIDENTS

“Any person who knowingly, and with the intention to defraud, includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.”

Notice Concerning Your Rights of Privacy as a Consumer

Pan-American Life Insurance Company collects nonpublic information about you from the following sources:

- Information we receive from you in applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency

We do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.

We restrict access to your nonpublic personal information to those PALIC employees who need to know that information to provide products or services. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.