



Date: September 2005
To: WBA Insurance Trust Participant Banks
Re: New Privacy Laws

PRIVACY NOTICE

1. This Notice is intended to describe how we collect, maintain and disclose nonpublic personal information of participants in employee benefit plans made available through us. This Notice may be amended from time to time in our discretion.
2. We collect nonpublic personal information about participants in employee benefit plans for which we are the master policyholder from the following sources:
 - Information we receive from participants on applications, enrollment or other forms; and
 - Information about participants' transactions with us or others.
3. We do not disclose any nonpublic personal information about participants or former participants to anyone, except as permitted by law and as necessary to provide products and services to participants.
4. We restrict access to nonpublic personal information about participants to those who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard participants' nonpublic personal information.

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