



National Guardian Life
Insurance Company

Election of Directors

Proxy for Annual Meeting

ONLINE VOTING INSTRUCTIONS

<http://www.iproxydirect.com/NGL>

We encourage you to take advantage of online voting this year. Go to the website address shown above and follow the simple on-screen instructions.

ONLINE VOTING MATERIALS

CONTROL ID:

REQUEST ID:

At our Virtual Annual Policyholder Meeting on Friday, April 26, four of the 10 positions on the Board of Directors will be nominated. Peter Gunder, David Kruger, Sherry Manetta and John Oros are proposed for three-year terms ending in 2027

In accordance with the bylaws, the following persons listed here have been nominated by the Board of Directors for election as a director for the term indicated and until his or her successor is elected and qualified. The Board of Directors and management recommend that you vote in favor of this slate of director candidates.

Whether you vote online or by phone, we consider your vote to be very important.

**Vote by phone option also available by calling
1.866.752.VOTE(8683).**



Peter Gunder

Venture Partner
American Family Mutual
Insurance Company, S.I.
Madison, WI

✦ Term ending 2027



David Kruger

Chairman
Fiore Companies
Madison, WI

✦ Term ending 2027



Sherry Manetta

Managing Director
Glenwood Strategies, LLC
Avon, CT

✦ Term ending 2027



John Oros

Operating Partner
J.C. Flowers & Co.
Ridgewood, NJ

✦ Term ending 2027

Name
Address
City State Zip

Mailing Bar Code

For more information and to view
our 2023 Annual Report, visit us at
www.nglic.com.





Privacy Notice

Why We Collect and How We Use Information:

When you apply to any of our insurance companies for any product or service, you disclose to us a certain amount of Information about yourself. We collect only Information necessary or relevant to our business. We use the Information to evaluate, process and service your request for products and services and to offer you other NGL products or services.

Types of Information We Collect:

We collect most information directly from you on applications or from other communications with you during the application process.

Types of Information we could collect include, but not limited to:

- name
- address
- age
- Social Security number
- beneficiary information
- other insurance coverage
- health information
- financial information
- occupation
- hobbies
- other personal characteristics

We also may keep information about your transactions with us:

- types of products you buy
- your premium amount
- your account balances
- your payment history

Additional Information is received from:

- medical personnel
- medical institutions
- Medical Information Bureau (MIB, Inc.)
- Other insurance companies
- agents
- employers
- public records
- consumer reporting agencies

How We Disclose Your Information:

Your Information as described above may be disclosed as permitted by law to our affiliates and nonaffiliated third parties. These disclosures include, but are not limited to the following purposes:

- To assess eligibility for insurance, benefits or payments
- To process and service your requests for our products and services
- To collect premium, pay benefits and perform other claims administration
- To print and mail communications from us such as policy statements
- For audit or research purposes
- To respond to requests from law enforcement authorities or other government authority as required by law
- To resolve grievances
- To find or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance issue

NGL also may disclose your Information as permitted by law to our affiliates without prior authorization in order to offer you other NGL products or services. The law does not allow you to restrict such disclosures.

Except for the above disclosures or as authorized by you with respect to your Information, NGL does not share Information about our customers or former customers with nonaffiliated third parties. Further, when Information is disclosed to any nonaffiliated third parties as permitted by law, we require that they agree to our privacy standards. Please note that Information we get from a report prepared by an insurance support organization may be retained by that insurance support organization and used for other purposes.

Access to and Correction of Your Information:

You have the right to access and correct your Information that we have on file. Generally, upon your written request, we will make your Information available for your review. Information collected in connection with or in anticipation of a claim or legal proceeding need not be disclosed to you.

If you notify us that your Information should be corrected, amended or deleted, we will review it. We will either make the requested change or explain our refusal to do so. If we do not make the requested change, you may submit a short written statement of dispute, which we will include in any future disclosure of Information. For a more detailed explanation of these rights to access and correction, please send us a written request.

Massachusetts Policyholders: You will be notified in writing of any adverse underwriting decisions, including the specific reason the adverse decision was made.

How We Protect Your Information:

NGL has developed strong security measures to guard the Information of our customers.

We restrict access to your Information to designated personnel or service providers who administer or offer our products or services, or who may be responsible for maintaining Information security practices.

We maintain physical, electronic and procedural safeguards that comply with applicable laws to protect your Information.

Please keep a copy of this notice with your important papers. Additional copies of this notice are available upon written or verbal request. This notice is also available on NGL's website, www.nglic.com.