[Company Name]
[Street Address]
[City, State, Zip Code]
[Date]

[Contract Holder Name]
[Street Address]
[City, State, Zip Code]

RE: Annual Privacy Notice Regarding Your Annuity Contract [Contract Number]

Dear [Contract Holder Name],

At [Company Name], protecting your personal information is a top priority. This letter serves as your annual notification regarding our privacy practices and how we handle your personal data in connection with your annuity contract.

Information We Collect
We collect non-public personal information about you to help us serve your financial needs and administer your contract. This includes information from your application, your transactions with us, and, where applicable, information from consumer reporting agencies.

How We Protect Your Information
We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your personal information. Access is restricted only to employees and authorized service providers who need the information to provide products or services to you.

Information We Share
We do not sell your personal information. We only share your information with unaffiliated third parties as permitted or required by law, such as for processing transactions, preventing fraud, or responding to judicial process.

Your Rights
You have the right to review the personal information we have on file for you and to request corrections if you believe any information is inaccurate.

No Action Required
This notice is for your information only. If you agree with our privacy practices as described, no action is required on your part. You may view our full privacy policy at [Website URL].

If you have any questions regarding this notice, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Company Name]
[Department Name]