



Western National Group Holdings Limited and its subsidiaries (collectively referred to in this Privacy Statement as “we” or “Western”) recognize the importance of protecting the privacy of all information provided by users of our web sites, subscribers to our magazines, registrants for our events, recipients of our e-mail newsletters and all other customers of our products and services. We created this policy with a fundamental respect for our customers’ right to privacy and to guide our relationships with our customers. This Privacy Statement discloses the privacy practices for all products and services owned by Western. A current list of our publications, web sites, online webcasts, newsletters and trade shows can be found at www.westnat.com.

Information collection and use

Western collects information from our website users, subscribers and other customers. In this section of our Privacy Statement, we describe the type of information we collect and how we use it to provide better services to our customers.

Registration and Ordering

When attending our trade shows and other in-person events, participating in our customer-sponsored webcasts, using some of our websites and signing up for certain selected services (such as free subscriptions), users must first register. During registration, users are required to give their contact information (such as name, e-mail address, mailing purposes, we use this information to communicate with users and provide requested services, and, for our website visitors, to provide a more personalized experience on our sites. We also

may collect demographic information (such as job title and purchasing responsibilities, company information and professional certification). We use aggregate demographic information about our audience to improve our service, for marketing purposes and/or industry reporting purposes.

Many of our products and services are free to subscribers who meet certain demographic criteria. Independent auditors may need to certify the eligibility of these subscribers. In order to do that, we may collect unique identifiers (such as mother’s maiden name) that we disclose to the auditors strictly for industry reporting and audit verification purposes.

For our services that require payment (such as certain events, products and subscriptions), we also collect credit card information (such as account name, number and expiration date), which is used for our or our agent’s billing purposes only, and is not otherwise shared.

E-mail Newsletters

If users wish to subscribe to our e-mail newsletters, we ask for contact information (such as name, e-mail address and, occasionally, demographic information). We use this information in the same manner as we use contact information in the registration and ordering process described above. Recipients of our newsletters can unsubscribe using the instructions listed at the end of the e-mail newsletter. Surveys and Contests From time to time we invite web site users and other customers to provide information via surveys or contests. Participation in these surveys or contests is completely voluntary and the web-

site user or other customer therefore has a choice whether to disclose requested contact information (such as name and mailing address) and demographic information (such as zip code or job title). In addition to the other uses set forth in this policy, contact information collected in connection with surveys and contests is used to notify the winners and award prizes and to monitor or improve the use of, and satisfaction with the website or other Western product or service. Subject to the given customer’s preferences (as described in the “Permission” section below), such information also may be shared with third party sponsors of such surveys or contests.

Interactive Features

At some of our sites, we offer interactive and community features such as discussion boards, webcasts and user profiles. Note that all personal information sent or posted via such features becomes public information for which we are not responsible.

Tell-A-Friend

If customers elect to use our referral service for informing a friend about our sites and services, we may ask them for the friend’s name, job title and e-mail address. Western will store and use this information to send the friend an invitation. This information may also be used to provide information about our company and related products and services. The friend may contact us as specified in the tell-a-friend message to request that no further communications be sent.

Communications with Us

We have features where our customers can submit information to us (such as our feedback forms). Where such submissions include requests for service, support or information, we may forward them to our agents, as needed, to best respond to the specific request. In addition, we may retain e-mails and other information sent to us for our internal administrative purposes, and to help us to serve customers better. Please note that letters to the editor and similar submissions may be made public.

Communications from Us: Service Updates, Special Offers

In order to best serve our customers we may send updates that contain important information about our products and services. For example, we send new members a welcoming message, and verify password and username for our password-protected web sites. We may also communicate with a customer to provide requested services and for account-related issues via e-mail, phone or regular mail. In addition to such service and product-essential messages, we offer our customers the option to receive information about our company, related products, services and special deals. Users, however, can choose not to receive these communications from us, as set forth in the "Permission" section below.

Automatic Data Collection

Our web sites, newsletters and, from time to time, certain other products and services have features that automatically collect information from customers, to deliver content specific to customers' interests and to honour their preferences. This information assists us in creating products and services that will serve the needs of our customers.

For example, we use "cookies," a piece of data stored on the user's hard drive containing information about the user. Cookies benefit the user by requiring login only once, thereby saving time while on our web site. If users reject the cookies, they may be limited in the use of some areas of our web site. For example, the user may not be able to participate in sweepstakes, contests or drawings. Additionally, we may note some of the pages the user visits on our web sites and via our email newsletters through the use of pixel tags (also called clear gifs) and web beacons. The use of cookies, pixels and web beacons enable us to track and target the interests of our users to enhance the experience on our sites and via our email newsletters.

In addition, some of our business affiliates use cookies on our web sites and in our email newsletters, in ads or promotions. However, we have no access to or control over these business affiliates' cookies; we urge users to read their privacy policies for information. In particular, we use a third-party advertising company to serve ads when you visit certain Western web sites. Such company may use information (not including your name, address, email address or telephone number) about

your visit to these web sites in order to provide advertisements about goods and services that may be of interest to you. In the course of serving advertisements to these web sites, our third party advertiser may place or recognize a unique cookie on your browser. If you would like more information about this practice and to know your choices about not having this information used by this third party advertising company, please contact us via info@westnat.com.

We also use an email delivery and marketing company to send emails (including newsletters) for which you have registered (or otherwise agreed to receive). Web beacons and cookies may be used in such email messages to help us measure the effectiveness of our advertising and how customers use our web sites and other products and services.

For our internal purposes, we gather date, time, browser type, navigation history and IP address of all visitors to our web sites. This information does not contain anything that can identify users personally. We use this information for our internal security audit log, trend analysis and system administration, and to gather broad demographic information about our user base for aggregate use.

We may combine demographic information supplied by a customer at registration with web site usage data to provide general profiles, in aggregate non-personally identifiable form, about our customers and their preferences in the content of the site and advertising. We may share this composite information with our advertisers and business affiliates to help them better understand our services.

Correction/Updating personal information

If your personally identifiable information changes (such as zip code), or if you no longer desire our product(s)/service(s), we provide a way to correct or update your personal data: you may either contact Customer Support for the applicable product or service or, to change your preferences, complete the “Feedback” page as described in the “Permission” section below.

Permission

Our customers are given the opportunity to choose whether to receive information from our affiliates and us not directly related to the product or service for which they registered (or which they otherwise agreed to receive). Customers also have the opportunity to choose whether to have personal information shared with third parties for marketing purposes. Instructions for how to exercise these choices are contained in e-mails sent by us, on our product websites and in each of our publications. Customers also can go to our “Contact us” page at any time, at www.westnat.com to change their preferences. In addition, for those customers that are South African residents, you may have additional rights, as described in the “Your South African Privacy Rights” section below.

Please note that we will endeavour to implement your permission requests within a reasonable time, although for a time you may continue to receive mailings, etc., transmitted based on information released prior to the implementation of your request. In addition, please note that even after

such request is implemented, you will continue to receive information directly related to the product or service for which you registered (or which you otherwise agreed to receive), so you always are kept informed.

Security

We use reasonable precautions to protect our customers’ personal information and to store it securely. Sensitive information that is transmitted to us online (such as credit card number) is encrypted and is transmitted to us securely. In addition, access to all of our customers’ information, not just the sensitive information mentioned above, is restricted. Only employees who need the information to perform a specific job (for example, a billing clerk or a customer service representative) are granted access to personally identifiable information. Finally, the servers on which we store personally identifiable information are kept in a secure environment.

Links

Our web sites contain links to other sites. Western is not responsible for the privacy practices or content of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each web site to which we may link that may collect personally identifiable information.

Notification and changes

If we change our Privacy Statement, we will post those changes on this page so our users are aware of what information we collect, how we use it and under which circumstances, if any, we disclose it. Users should check this policy frequently to keep abreast of any changes. For questions about this Privacy Statement, contact us via info@westnat.com.