

**California Privacy Policy**  
**Revised: 11/1/2019**

This privacy policy (this “**Policy**”) details Homesteaders Life Company’s (“**Homesteaders**”) and any subsidiary (collectively with Homesteaders “we,” “us,” and “our”) policies with respect to the handling of your personal information in California. This privacy policy is in addition to Homesteaders’ privacy policy found [here](#).

<b>Categories of personal information Homesteaders has collected in the past 12 months</b>	<b>Categories of sources from which Homesteaders collects personal information</b>	<b>Business purpose for collecting personal information</b>	<b>Third parties with whom Homesteaders shares personal information</b>
Personal identifiers which include: name, address, phone number, social security number/tax identification number, date of birth, email address, banking information (if utilizing electronic funds transfer)	Consumer	Issue insurance policies, maintain insurance policies, process claims and run our everyday business	A business that you direct us to disclose the personal information to, a service provider who performs a business purpose on our behalf, as legally required by state and federal laws.
Payment history (premium payments, loan payments, etc.)	Consumer	Maintain insurance policies	As legally required by state and federal laws.
Claims history	Beneficiary, funeral home, death certificates	Process death claims	As legally required by state and federal laws.
Internet/Electronic activity	Consumer	To perform the services requested by the Consumer	As legally required by state and federal laws.
Geolocation data	Consumer	To perform the services requested by the Consumer	As legally required by state and federal laws.
Audio information (recorded calls)	Consumer	Maintain insurance policies	As legally required by state and federal laws.
<b>Categories of personal information we sell</b>	Homesteaders does not sell personal information to third parties, this includes the personal information of minors under 16 years of age, therefore Homesteaders is exempt from having to provide a notice to opt-out.		

If you are a California resident, California law gives you the right to make certain requests to Homesteaders regarding your personal information – Request to Know, Request to Delete and Request to Opt-Out. Below are specific notices regarding each right.

***California Consumers’ Right to Know About Personal Information Collected, Disclosed or Sold***

California consumers have the right to request that Homesteaders disclose what personal information of yours we collect, use, disclose or sell.

You can make a request to for Homesteaders to delete personal information of yours we collect, use, disclose or sell. You can make this request by going to [www.requesteasy.com/5d360758d42c5c0004942254](http://www.requesteasy.com/5d360758d42c5c0004942254), by submitting an email to [privacyrequest@homesteaderslife.com](mailto:privacyrequest@homesteaderslife.com) or by calling us toll free at 888-312-9018.

Prior to disclosing this personal information about you Homesteaders will need to verify your identity. When you submit your request you will be asked to submit your name, address, date of birth and email address. This information will be used to help us verify who you are, that you are a consumer to whom we offer products and services and to communicate with you.

Homesteaders will confirm the receipt of your request within 10 days. Homesteaders will begin reviewing your specific personal information and send you a document that explains:

- Categories of Personal Information (as defined by applicable California law) collected, sold or disclosed by us;
- Purposes for which categories of Personal Information collected by us are used;
- Sources of information from which we collect Personal Information; and
- Specific pieces of Personal Information we have collected about you.

You should expect a response to your request within 45 days of Homesteaders receiving the request. Should additional time be needed to complete your request, Homesteaders will notify you, prior to the end of the 45 days, that we will need additional time.

#### ***California Consumers' Right to Request Deletion of Personal Information***

California consumers have the right to request that Homesteaders delete the personal information of yours that we have collected or are maintaining.

You can make a request to for Homesteaders to disclose what personal information of yours we collect, use, disclose or sell by going to the following website [www.requesteasy.com/5d360758d42c5c0004942254](http://www.requesteasy.com/5d360758d42c5c0004942254), by submitting an email to [privacyrequest@homesteaderslife.com](mailto:privacyrequest@homesteaderslife.com) or by calling us toll free at 888-312-9018.

Prior to deleting personal information about you Homesteaders will need to verify your identity. When you submit your request you will be asked to submit your name, address, date of birth and email address. This information will be used to help us verify who you are, that you are a consumer to whom we offer products and services and to communicate with you. Homesteaders will maintain a record of your request to delete your personal information pursuant to Civil Code section 1798.105(d).

Homesteaders will confirm the receipt of your request within 10 days. Homesteaders will determine if we can delete any of your personal information. We will also notify any service providers to delete personal information that can be deleted. Please be aware that making any such request does not ensure complete or comprehensive removal or deletion of Personal Information or content you may have posted, and there may be circumstances where the personal information that Homesteaders has collected and maintains is needed to provide you the goods and services you have contracted for (i.e. life insurance policy, annuity) pursuant to Civil Code section 1798.105(d) and section 1798.145.

You should expect a response to your request within 45 days of Homesteaders receiving the request. Should additional time be needed to complete your request, Homesteaders will notify you, prior to the end of the 45 days, that we will need additional time.

#### ***California Consumers' Right to Request Opt-Out of Selling Personal Information***

California consumers have the right to request to opt-out of Homesteaders selling their personal information to third parties.

Homesteaders does not sell personal information to third parties. However, if you would still like to submit a request to opt-out of any future plans for Homesteaders to sell personal information to third parties, you can make a request by going to the following website [www.requesteasy.com/5d360758d42c5c0004942254](http://www.requesteasy.com/5d360758d42c5c0004942254), by submitting an email to [privacyrequest@homesteaderslife.com](mailto:privacyrequest@homesteaderslife.com) or by calling us toll free at 888-312-9018.

When you submit your request you will be asked to submit your name, address, date of birth and email address. This information will be used to help us verify who you are, that you are a consumer to whom we offer products and services and to communicate with you. Homesteaders will maintain a record of your request to delete your personal information pursuant to Civil Code section 1798.105(d).

Homesteaders will confirm the receipt of your request within 15 days by adding you to our opt-out list.

***California Consumers' Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights***

California consumers have the right not to receive discriminatory treatment by Homesteaders for exercising the privacy rights conferred to them under the California Consumer Privacy Act. Should you learn of discriminatory treatment for exercising such privacy rights please contact us at 888-312-9018.

***California Consumers' Right to Designate an Authorized Agent***

California consumers have the right to designate an authorized agent make a request under the California Consumer Privacy Act on behalf of a consumer. The authorized agent serves to facilitate requests and responses under the California Consumer Protection Act.

The consumer may provide written permission for the authorized agent to submit a request on their behalf. This written authorization must be submitted to Homesteaders along with the request. The consumer will then be required to verify their identity with Homesteaders directly.

***Children***

We do not knowingly collect Personal Information from children under the age of 16, unless provided by a parent, guardian or other authorized adult. If you learn that a child has provided us with Personal Information, then you may contact us as indicated above.

***Do Not Track***

Homesteaders Life Company does not currently take steps to respond to browsers' "Do Not Track" signals as no uniform standard to respond to such signals has been developed at this time. Once a uniform standard is developed Homesteaders will take steps to respond to a browser's "Do Not Track" signals.

***Contact for More Information***

Consumers with disabilities can access this notice at  
<https://www.homesteaderslife.com/ccpa>.

For questions or concerns regarding Homesteaders privacy policies and practices please send an email to [privacyrequest@homesteaderslife.com](mailto:privacyrequest@homesteaderslife.com) or call our toll free number at 888-312-9018.