

Homesteaders Life Company California Privacy Notice

Revised 12/2022

Information for California Residents

We collect Personal Data from Consumers and comply with the California Privacy Rights Act (“CPRA”). This California Privacy Notice applies to California residents (“Consumers,” “you,” or “your”).

For the purposes of this California Privacy Notice, “Personal Data” means information that is linked or reasonably linkable to a particular individual or household. However, the following categories of information are not Personal Data:

- Publicly available information;
- Deidentified or aggregated data; or
- Information otherwise excluded from the scope of the CPRA.

This Privacy Notice provides the following information to California Consumers:

- Categories of Personal Data we collect;
- Purposes for which we use Personal Data;
- Categories of Personal Data we disclose to third parties;
- Categories of third parties to which we disclose Personal Data; and
- How Consumers can exercise their rights under the CPRA:
 - The rights to access, correct, or delete Personal Data;
 - The right to obtain a portable copy of Personal Data;
 - The right to limit the use of sensitive personal data in certain circumstances; and
 - The rights to opt out of the sharing of Personal Data for behavioral advertising, sales of personal data, or certain profiling.

Categories of Non-Sensitive Personal Data

The table below outlines the non-sensitive categories of Personal Data Homesteaders Life Company collects about Consumers and whether and how they are disclosed to third parties. We collect Non-Sensitive Personal Data from the following sources:

- Directly from our users
- From our affiliates

Category of Non-Sensitive Personal Data: Internet/Electronic Activity	
Examples:	Cookie IDs
Purpose(s)	Offering other types of services to Consumer.
Target Advertising	We do not engage in targeted advertising or share Personal Information for targeted advertising purposes.
Sale	We do not sell Non-Sensitive Personal Data to anyone.
Sharing	We do not share Sensitive Personal Data to anyone for any purpose other than to perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services, to detect security incidents, to resist malicious, deceptive, fraudulent or illegal actions and to perform services on behalf of the business.

Retention Period	We retain this data for 1 year, after which it is retained only to the extent required by applicable law or for purposes of preventing fraud.
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Categories of Sensitive Personal Data

The table below outlines the categories of Sensitive Personal Data Homesteaders Life Company collects about Consumers and whether they are shared with third parties. Homesteaders Life Company obtains affirmative consent from Consumers to process the Sensitive Personal Data, in compliance with applicable law.

We collect Sensitive Personal Data from the following sources:

- Directly from our users
- From our affiliates
- From our business partners

Category of Sensitive Personal Data: Government ID Data	
Examples:	Social Security Number
Purpose(s)	Complying with statutory obligations, providing the services applied for, verifying Consumer's identity and fraud prevention.
Target Advertising	We do not engage in targeted advertising or share Personal Information for targeted advertising purposes.
Sale	We do not sell Personal Information to anyone.
Sharing	We do not share Sensitive Personal Data to anyone for any purpose other than to perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services, to detect security incidents, to resist malicious, deceptive, fraudulent or illegal actions and to perform services on behalf of the business.
Retention Period	We retain this data for 7 years after termination of the life insurance policy or annuity, after which it is retained only to the extent required by applicable law.

Category of Sensitive Personal Data: Financial Data	
Examples:	Bank account information
Purpose(s)	Drafting premium payments for product applied for.
Target Advertising	We do not engage in targeted advertising or share Personal Information for targeted advertising purposes.
Sale	We do not sell Personal Information to anyone.

Sharing	We do not share Sensitive Personal Data to anyone for any purpose other than to perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services, to detect security incidents, to resist malicious, deceptive, fraudulent or illegal actions and to perform services on behalf of the business.
Retention Period	We retain this data for 7 years after termination of the life insurance policy or annuity, after which it is retained only to the extent required by applicable law.

Use of Personal Data

The Personal Data of Consumer may be used for the purposes disclosed to Consumers at the time of collection, in this California Privacy Policy, in our general Privacy Policy (see <https://www.homesteaderslife.com/privacy>), and for the purposes of: providing our services, verifying Consumers' identities, facilitating transactions and payments, complying with judicial process or government requests, detecting security incidents (including protecting against malicious, deceptive, fraudulent, or illegal activity) and prosecuting those responsible, performing services on our behalf or on behalf of our service providers (including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services and, providing similar services for our or our service providers' short-term transient use) or as otherwise permitted or required by applicable law.

Disclosing Personal Data

We share Personal Data with the following categories of third parties:

- Processors: We use processors to securely handle Personal Data on our behalf and only on our instructions. These companies may not use your Personal Data for their own purposes.
- Affiliates: We may share your information with our affiliates, subsidiaries, and representatives as part of providing our services.

See the tables above for more details about how different categories of Personal Data are shared.

We do not sell Personal Data to anyone.

Exercising Your Personal Data Rights

California Consumers have the following rights under the CPRA:

- The rights to access, correct, or delete Personal Data;
- The right to obtain a portable copy of Personal Data;
- The right to limit the use of Sensitive Personal Data in certain circumstances; and
- The rights to opt out of the sharing of Personal Data for behavioral advertising, sales of personal data, or certain profiling.

If you are a California Consumer, you can submit a request to exercise your personal data rights under the CPRA by visiting <https://www.homesteaderslife.com/ccpa> or calling 888-312-9018.

Please be aware that we do not accept or process requests through other means (e.g., via fax or social media).

We will review the information provided and may request additional information to ensure we are interacting with the correct Consumer. If you do not have an account with us, additional information to verify your identity may be required by law before we may take action upon such a request. This additional information may vary depending on the nature of your request and/or the nature of the information about which your request relates. If

we suspect fraudulent or malicious activity on or from your account, we will delay taking action on your request until we can appropriately verify your identity and the request as authentic.

After submitting your request online, you will receive a follow-up email outlining the estimated amount of time it will take to complete your request and giving further instructions. That email may also include a link you must click on in order to verify your identity. If you do not click on that link, we will be unable to complete your request due to lack of verification. It is important that you provide a valid email address in order for us to be able to process your request.

By law, we are not required to collect Personal Information that we otherwise would not collect in the ordinary course of our business, retain Personal Information for longer than we would otherwise retain such information in the ordinary course of our business, or reidentify or otherwise link information that is not maintained in a manner that would be considered Personal Information. If we have not requested specific additional information from you to verify your request, please do not send such information.

We reserve the right to charge a reasonable fee or take other appropriate action in response to requests from a Consumer that are manifestly unfounded or excessive, in particular because of their repetitive character.

Behavioral Advertising

The CPRA defines “sharing” as disclosing Personal Data to a third party for behavioral advertising, sometimes referred to as “targeted advertising.” An example of this is displaying advertisements to a consumer where the advertisement is selected based on Personal Data obtained from that consumer's activities over time and across nonaffiliated websites or online applications to predict such consumer's preferences or interests. We do not share Personal Data for behavioral advertising.

Limiting the Use of Sensitive Personal Data

The CPRA provides a right to limit some uses of Sensitive Personal Data. In particular, you may direct companies not to use Sensitive Personal Data except as necessary to provide goods or services you have requested. You may submit a request to limit the use of your sensitive Personal Data by submitting a rights request as described above.

Authorized Agent Requests

The CPRA allows you to designate an authorized agent to make a rights request on your behalf. Your authorized agent may submit such a request by following the same method described above. We may require verification of your authorized agent in addition to the information for verification above for Consumers and households.

Children

Our services are not directed to children, and we do not knowingly collect or sell Personal Data from children under the age of 16. If you learn that a child has provided us with Personal Data, then you may contact us through the Contact Us section below.

Notice of Financial Incentive

We do not offer financial incentives to Consumers based upon the collection, retention or sale of a Consumer's Personal Data.

Contact Us

If you have any questions or concerns regarding this CPRA Privacy Notice, contact privacyrequest@homesteaderslife.com.

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