CALIFORNIA RESIDENT INDEPENDENT CONTRACTOR PRIVACY NOTICE

PROTECTING YOUR INFORMATION

This privacy notice is for California resident independent contractors of Boston Mutual Life Insurance Company (herein referred to as "we, "us", "our"). We take the protection of the data we receive about you seriously. This notice is intended to comply with the California Consumer Privacy Act of 2018 ("CCPA") and the California Privacy Rights Act (CPRA). To protect your nonpublic personal information, we maintain: physical, electronic and procedural safeguards. Your data is protected to the highest standards both physically and electronically, and we comply with all applicable laws concerning this. We regularly train our employees in privacy and security procedures, shred all documents on site and require secure email be used for protected information. We maintain compliant cybersecurity standards and restrict access to your information to those working on our behalf, on a need-to know basis. We value our relationship with you.

PURPOSE FOR COLLECTION

We collect information about you solely to license or appoint you as an independent agent or enroller for Boston Mutual and to maintain that license or appointment. Information is collected to review applications and the related forms received from individuals requesting to be licensed and/or appointed with Boston Mutual to sell insurance products on our behalf and to fulfill legal and regulatory requirements of the laws that apply to our business while conducting this process.

INFORMATION WE COLLECT – TWO SOURCES

SOURCE 1 – Data Collected From Your License and/or Appointment Application and related Direct Deposit Authorization Form and Agent Beneficiary Designation Form You Complete For Us

- Name
- Residential Address and Mailing Address
- Telephone Numbers – Home, Work and Cell
- Fax Number
- Email Address
- Date of Birth
- Signature
- Social Security or Tax Identification Number
- NPN – National Producer Number
- Agency Information including – Agency Name, Address, Telephone Number, Fax Number, Email Address, Agency Tax ID Number, Name of Contact Person, Name(s) of Officers, Proprietors
- Misdemeanor or Felony Offense Information regarding you or any agency you were involved with Debt Information Regarding Premiums Collected
- Employment Information - Data Regarding Any License Suspension and/or Agency Terminations
- Bonding Status
- Bankruptcy Status
- Errors and Omissions Coverage Status and Past Status
- Tax Liens
- Child Support Arrearage
- Agent License
- Name and Address of Bank(s)
- Financial Account Numbers(s)
- Beneficiary name, SSN or Tax ID number, Date of Birth, Residential Address, Mailing Address, Relationship and Spouse's Signature

SOURCE 2 – Information Collected Back From Consumer Reporting Agencies

As authorized by you, we also collect data from a Consumer Reporting Agency (CSA). We are required by law to obtain this information, which is gathered and received in accordance with the Fair Credit Reporting Act (FCRA). The information we Collect back from our Disclosure to the Consumer Reporting Agency verifies the information you have provided to us on your Application AND may provide additional information to us for EACH of those specific categories of data.

DISCLOSURE OF YOUR INFORMATION

1. To Consumer Reporting Agencies

In order to Collect Information back from a Consumer Reporting Agency, as discussed above, Boston Mutual must Disclose to them the information you have provided on your Application and listed on the first page of this Notice, per your signed authorization and in accordance with the Fair Credit Reporting ACT (FCRA).

The information is collected solely to review applications from individuals requesting to be licensed and/or appointed with Boston Mutual to sell insurance products on our behalf and to fulfill legal and regulatory requirements of the laws that apply to our business while conducting this application review process.

2. As Required By Law

Boston Mutual may also disclose your information with a third party to comply with federal, state, local laws and other legal demands such as a summons or subpoena, a state or federal audit or at the request of government regulators.

Beyond the above listed Disclosures, Boston Mutual does not

- Disclose information about our applicant agents and enrollers, current agents and enrollers or former agents or enrollers with anyone, except Consumer Reporting Agencies to conduct the process of reviewing your application for licensure or appointment as permitted and/or as required by law.
- Disclose, share or sell information we possess about you for any other business purpose; or
- Share or sell information we possess about you to develop behavioral inferences about you.

YOUR RIGHTS

You have the right to request that we disclose certain personal information to you that we have obtained over the past twelve (12) months.

You may request that we delete personal information we obtained and retain about you. We may not be able to delete certain information regarding your licensure or appointment, if by law we are required to maintain it.

If you would like to submit a verifiable request to Boston Mutual requesting to exercise your rights under CCPA/CPRA, concerning the data we hold about you please use one of the following methods:

Method 1

Call our toll free number 800-669-2668, Extension 561 or Extension 443. Please have the following information available to verify your identity: your name, residential address, date of birth, NPN number and/or SSN Number.

Method 2

Secure email your request to us as follows:

- Visit Boston Mutual's website homepage at www.bostonmutual.com
- Click on CONTACT US and a dropdown will appear.
- From the dropdown select EMAIL US
- Complete the required information
- At the next screen under RECIPIENT select either: Licensing/Contracts or CADataRequest

We will respond to a verifiable request within 45 days of receipt. If we require additional time (up to 90 days), we will notify you of the reason and extension period in writing.

NONDISCRIMINATION

Boston Mutual will never discriminate against any CA resident seeking to exercise their rights under these laws.