CALIFORNIA RESIDENT CONSUMER PRIVACY NOTICE

PROTECTING YOUR INFORMATION

This privacy notice for California residents is intended to supplement the information contained in Boston Mutual Life Insurance Company's (herein referred to as "we", "us", "our") Notice of Information Privacy Practices and Internet Privacy Notice. We take the protection of our customer information seriously. This notice is intended to comply with California privacy laws.

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 so that we may provide products and services to you. We value your business and your trust.

INFORMATION COLLECTED

We collect information about you solely to provide our products and related services to you, as directly covered under the Gramm, Leach, Bliley Act (GLBA) and the Fair Credit Reporting Act (FCRA).

Information we collect about you may include the following, in addition to any information you share with us on an application or in a conversation or correspondence, including your:

- name
- residential address and/or P.O. Box
- telephone number
- email address
- date of birth
- signature
- social security or tax identification number
- driver's license number
- passport number
- employer name
- employment status and income
- educational level (solely collected during the processing in the evaluation of some disability claims)
- beneficiary data: name, SSN or tax identification number, date of birth, residential address and relationship
- financial account numbers
- medical information

We may also collect information we receive from other sources, as allowed by law, which may include:

- medical information
- information from a Consumer Reporting Agency
- information in accordance with the Fair Credit Reporting Act
- public records to verify the data you have shared with us – never used for an Adverse Action
- participant information from organizations that purchase products or services from us for the benefit of their member employees, such as group insurance
- information to assist with compliance of state and federal laws

PURPOSE

The information above is collected to process requests for insurance products, to provide customer service, to process claims and to fulfill legal and regulatory requirements of the laws that apply to our business.

DISCLOSURE OF YOUR INFORMATION

- We do not disclose information about our customers or former customers with anyone, except as permitted or required by law to process your request for insurance and service your account.
- Boston Mutual never sells your information.
- Boston Mutual does not use, share or sell information we possess about you to develop behavioral inferences about you.

Boston Mutual collects and discloses the information listed in this notice to process requests for insurance products, to provide customer service, to process claims and to fulfill legal and regulatory requirements of the laws which apply to our business.

The data collected, processed and disclosed within the scope of these laws is subject to these laws and hence strict privacy and security regulation.

We may disclose your information to third parties without your authorization as permitted by law. Third parties we disclose your information to are contracted by us for the sole purpose of assisting us in servicing your business. Each of these third parties is contractually required to protect your data at the same level of physical, electronic and procedural safeguards as we do, and to comply with all applicable federal and state privacy and security laws. Such information is used on our behalf by these third parties to:

- process or service insurance transactions with us
- perform underwriting, administrative, account maintenance and claim functions
- provide reinsurance services
- provide customer service
- prevent fraud
- assist us in complying with the laws applicable to our business and managing your account

We may also disclose your information with:

- a consumer reporting agency in accordance with the Fair Credit Reporting Act (FCRA)
- a third party to comply with federal, state or local laws, subpoenas, or summonses
- government regulators

YOUR RIGHTS

- You have a right to request that we disclose certain personal information to you that we have obtained and used over the past twelve (12) months.
- You may have a right to request that we delete, subject to certain exceptions, personal information we obtained from you and have retained. We may not be able to delete certain information if we are required by law to maintain it.

CONTACT US

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

Method 1

- Call our **toll free number** 800-669-2668, Ext. 488.
  Please have this information available to verify your identity: your name, residential address, date of birth and Social Security 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 drop down will appear.
  - From the dropdown select EMAIL US
  - Complete the required information
  - At the next screen under RECIPIENT select CADataRequest
  - You may add a policy number, but we will need your message to include your name, residential address, date of birth and your Social Security Number.

It is our goal to 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.

NON-DISCRIMINATION

Boston Mutual will never discriminate against any CA resident seeking to exercise any of their rights under the California privacy laws.