

PRIVACY POLICY FOR CALIFORNIA RESIDENTS

This PRIVACY POLICY FOR CALIFORNIA RESIDENTS supplements the information contained in the Privacy Policy of Ozark National Life Insurance Company (“Ozark”) and its affiliates (collectively, “we,” “us,” or “our”) and applies solely to customers or potential customers who reside in the State of California (“customers” or “you”). We adopted this policy to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this policy.

We Value Your Privacy

Ozark values its relationship with you. Protecting the privacy of information we have about you is of great importance to us. We want you to understand how we protect the confidentiality and security of that information, as well as how and why we use and disclose it.

This is being provided to you to comply with the California Consumer Privacy Act of 2018 and other California and federal privacy laws.

Information We Collect

For the purpose of providing insurance products, we collect information that identifies, relates to, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you (“personal information”). In particular, we collect and have collected the following information within the past twelve months:

- **Category: Identifiers.** This includes names, aliases, postal addresses, unique personal identifiers, online identifiers, Internet Protocol addresses, email addresses, account names and numbers (including bank account numbers, credit card numbers, and debit card numbers), social security numbers, driver’s license numbers, passport numbers, and California identity card numbers. This information will be used to potentially issue an insurance policy to you and to service such policy.
- **Category: Individual information.** This includes physical and personal characteristics and descriptions, telephone numbers, medical information, health history and status, financial information, age, citizenship, marital status, medical condition, physical or mental disability, character, general reputation, mode of living, sex (including gender, pregnancy or childbirth and related medical conditions), creditworthiness, and credit history. This information will be used to potentially issue an insurance policy to you and to service such policy.
- **Category: Information provided by you.** This includes information on your application and other forms. This information will be used to potentially issue an insurance policy to you and to service such policy.
- **Category: Information about your transactions with us.** This includes policy coverage, premium, your balance(s), and payment history. This information will be used to service any policy that may be issued to you.

Note: Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

We do not sell your personal information. Our California Privacy Notice and Policy is located at www.ozarknational.com/ccpa.aspx

Your Rights

You have a right to request that we disclose the personal information we collect, use, and disclose ("request to know"). To submit a request to know you may call (816) 842-6300, write to the address below, or go online to www.ozarknational.com. We will verify your request to know by validating items such as your policy number, name, tax ID, date of birth, last four digits of your social security number, and agent's name against our policy records.

You have a right to request deletion of personal information collected or maintained by us ("request to delete"). To submit a request to delete you may call (816) 842-6300, write to the address below, or go online to www.ozarknational.com/ccpa.aspx. We will verify your request to know by validating items such as your policy number, name, tax ID, date of birth, last four digits of your social security number, and agent's name against our policy records. Note that we will not delete information needed to perform on a contract, complete a transaction, or otherwise internally used in a lawful manner compatible with the context in which it was provided. We will not delete information necessary to comply with a legal obligation.

You have a right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the California Consumer Privacy Act.

You have a right to designate an authorized agent to make a request on your behalf under the California Consumer Privacy Act. To do so, please submit a written request to:

Customer Service Department
Ozark National Life Insurance Company
500 E. 9th Street
Kansas City, Missouri 64106

Confidentiality and Security

We restrict access to personal information about you to those employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information.

Notification

Ozark will notify you of our California Privacy Policy as required by law. Ozark's California Privacy Policy is subject to change at any time. You will be notified of any changes at least annually.

Collection and Sharing of Personal Information

Ozark does not disclose nonpublic personal information about you to anyone except as is necessary to provide our products or services to you or as required or permitted by law or as authorized by you.

We collect **identifiers** from you, consumer reporting agencies, Medical Information Bureau, insurance support organizations, your Ozark agent, independent claims examiners, insurance companies, you or your family members' attending physician or treating medical professional and share such with consumer reporting agencies, Medical Information Bureau, your Ozark agent, independent claims examiners, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect **individual information** from you, consumer reporting agencies, Medical Information Bureau, insurance support organizations, your Ozark agent, independent claims examiners, insurance companies, you or your family members' attending physician or treating medical professional and share such with consumer reporting agencies, Medical Information Bureau, your Ozark agent, independent claims examiners, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect **information provided by you** from you and share such with consumer reporting agencies, Medical Information Bureau, insurance support organizations, your Ozark agent, independent claims examiners, insurance companies, you or your family members' attending physician or treating medical professional and share such with consumer reporting agencies, Medical Information Bureau, your Ozark agent, independent claims examiners, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect **information about your transactions with us** from you and share such with consumer reporting agencies, Medical Information Bureau, insurance support organizations, your Ozark agent, independent claims examiners, insurance companies, you or your family members' attending physician or treating medical professional and share such with consumer reporting agencies, Medical Information Bureau, your Ozark agent, independent claims examiners, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

Amendment Correction

There are procedures by which you may request amendment or correction of any information in our files that you believe to be inaccurate or irrelevant. A description of these procedures will also be sent to you upon request.

Obtaining Additional Information

We take our responsibilities, and your rights, very seriously. If you have any further questions about the terms just discussed, or our privacy policies and practices, please write to us at:

Underwriting Department
Ozark National Life Insurance Company
500 E. 9th Street
Kansas City, Missouri 64106

Additional Information Specific to Fair Credit Reporting ACT and MIB, INC. Notices

Some insurance companies, as a part of their procedure for processing your application for insurance, prepare an investigative consumer report, whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. Ozark does not do this. If this practice should change, you will be notified and this notice will be changed. A copy of the revised notice will be sent to you. If we should ever so change the policy, upon written request to us within a reasonable period of time, you are entitled to receive additional detailed information about the nature and scope of this investigation.

Your written inquiry may be addressed to:

Underwriting Department
Ozark National Life Insurance Company
500 E. 9th Street
Kansas City, Missouri 64106

Information regarding your insurability will be treated as confidential. However, we may make a brief report thereon to the Medical Information Bureau, a nonprofit membership organization

of life insurance companies that operates an information exchange in behalf of its members. If you apply to another Bureau member company for life and health insurance coverage or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information it may have in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. (Medical Information will be disclosed only to your attending physician.) If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is:

MIB, INC.
Post Office Box 105
Essex Station
Boston, Massachusetts 02112
Telephone Number (617) 426-3660

Legal Statement

Provisions of this California Privacy Policy are subject to, and comply with, California law.

OZARK NATIONAL LIFE INSURANCE COMPANY

500 E. 9TH Street | Kansas City, MO 64106 | Telephone: (816) 842-6300