

Ozark National Life Insurance Company and N.I.S. Financial Services, Inc. (collectively, "Ozark") value your privacy. This Notice explains how we collect, use, and safeguard your personal information in connection with the products and services we provide. As a California Consumer, you have specific rights under state and federal law regarding the information we collect about you, including the right to know what data we gather, how we share it, and how you can exercise your privacy rights. Please review this notice carefully to understand our practices and your choices.

Companies Covered by this Privacy Policy

Companies covered by this Privacy Policy include: Ozark National Life Insurance Company and N.I.S. Financial Services, Inc. This Privacy Policy also applies to those policies of the following companies which are administered by Ozark: Integrity Life Insurance, Inc.; Madison National Life Insurance Company, Inc.; Massachusetts General Life Insurance Company; and Wabash Life Insurance Company.

Companies affiliated with Ozark Include:

Americo Financial Life and Annuity Insurance Company,
National Farmers Union Life Insurance Company,
United Fidelity Life Insurance Company, and
Great Southern Life Insurance Company.

Scope of Notice

In this Privacy Policy, we refer to "Personal Information," meaning information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to you as an individual or your household. Personal Information is usually your name in combination with another identifier, such as date of birth, postal address, email address, telephone number, or government-issued identification number.

Personal Information does not include anonymous or aggregated data that can no longer be used to identify a specific person, even if combined with other data. We typically do not consider business information, such as one's position, business name, title, business email, business phone number, business address, business fax, and other similar business information to be Personal Information. Other information that is part of publicly accessible data sources may not be Personal Information.

Categories of Personal Information Collected

- **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.
- **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.
- **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.

How Personal Information is Collected

- **Directly From You.** When you contact Ozark, or our Affiliates, or inquire about our products and services, we may collect or receive your name, email address, phone number, and date of birth, so that we may respond to your inquiry.

When you make a claim, update your bank information, surrender your policy, withdraw from your claim, update your address, update your beneficiary, or otherwise seek service of your policy, we may collect Personal Information about you and information related to your request. This information may be collected through forms, telephone, emails, and social media, and may include your name, address, policy number, bank information, address, and beneficiary information. We use the collected information to process and respond to your request.

- **From Agents and Registered Representatives.** When you inquire with an insurance agent or registered representative about our products or services or apply for our products or services through them, we may receive Personal Information from them such as your name, address, email address, and phone number.

Agents and brokers may also provide us with certain biographical information about you, including social security number and health-related information (such as age, weight, smoking habits, etc.) about you and your family members in the application process.

- **Personal Information from Non-Affiliated Entities.** When you apply for products and services from a non-affiliate insurer whose policies we administer, we may receive Personal Information such as your name, address, email address and phone number. We may receive certain biographical information about you. We may also receive health-related information (such as age, weight, smoking habits, etc.) about you and your family members.

We may also receive Personal Information from other non-affiliated third parties who supply us with information after you have executed a specific authorization. For example, you may authorize Ozark, or an insurer in which Ozark administers business, to share or obtain Personal Information with or from MIB, Inc., which operates an information exchange for insurers used to assist in the underwriting process. Additionally, you may authorize us to obtain information through a credit or background check, or to obtain medical information from a healthcare provider or medical records company.

- **Online Information.** Ozark does not collect, capture or store Personal Information from its website.

Use of Your Personal Information

We use your Personal Information for our legitimate business interests, to communicate with you, to provide you with the products and services you seek, and as otherwise described in this Privacy Policy.

We may use your Personal Information to personalize offers or pricing for you, to compile, analyze, and better understand the needs, demographics and behavior of our customers, and to detect, investigate, and prevent activities that may be illegal or violate our policies. We may use your Personal Information to communicate with you about products and services we believe might be of interest and to administer promotions, surveys in which you might participate.

Our employees and agents and personal representatives may use your Personal Information to perform their jobs and service your needs and our operations. We authorize their access to your Personal Information on a need-to-know basis, with an obligation to protect the privacy of your Personal Information.

Categories of Information Disclosed

We share your Personal Information with our Affiliated Companies and non-affiliated insurers for whom we administer policies to (1) underwrite your application for coverage, and make eligibility, risk rating, policy issuance, and enrollment determinations; (2) obtain reinsurance; (3) administer claims and determine or fulfill our responsibility for coverage and the provision for benefits; (4) administer coverage; and (5) in furtherance of our legitimate business interest in identifying and marketing our, or our affiliates', products and services that may be of interest to you.

We also share your Personal Information with non-affiliated entities who assist us in the marketing and operation of our business, and in communicating with you.

We may disclose your Personal Information if we determine that disclosure is reasonably necessary to comply with the terms of our business relationship, our Privacy Policy or to otherwise protect our operations, or customers.

We may release your Personal Information to others, including law enforcement, if we believe such release is reasonably necessary to comply with the law or legal process; enforce or apply the terms of applicable terms of use; detect, prevent, or otherwise address fraud, security or technical issues; or otherwise protect the rights, property or safety of others.

We may sell, transfer and/or disclose your Personal Information as part of a business divestiture, sale, merger, or acquisition of all or a part of our business. If another company acquires our company, business, or assets, that company will possess the Personal Information collected by us and will assume the rights and obligations regarding your Personal Information as described in this Privacy Policy. In the event of an insolvency, bankruptcy, or receivership, your Personal Information may also be transferred as a business asset.

In addition, we may share aggregate, non-individual information with third parties for lawful purposes.

Your Right to Access the Information Collected

Subject to certain legal limitations and exceptions, you have the right to request that we disclose certain information about our collection and use of your personal information, including:

- The categories of personal information collected;
- The categories of sources of the personal information collected;
- The purpose of collecting, sharing, or selling your personal information;
- The categories of personal information disclosed for a business purpose, if any, and the categories of persons to whom the personal information was disclosed;
- The specific pieces of personal information we collected about you;
- The categories of personal information we shared for targeted marketing purposes, if any, and the categories of third parties to whom the personal information was disclosed for that purpose; and
- The categories of personal information we sold, if any, and the categories of third parties to whom the personal information was sold.

Your Right to Correct, Amend, or Delete Information Collected

You have the right to request we correct inaccurate personal information that we maintain about you (and direct that our service providers and contractors to do the same). Alternatively, we may delete the inaccurate personal information if doing so does not negatively impact you, or if you consent.

You have the right to request that we delete any of your personal information collected from you and retained by us (and direct our service providers, contractors, and third parties to do the same).

You can exercise your right to request access, amendment, correction or deletion of your personal information by contacting Us at the address provided below.

Ozark Customer Service Department
PO Box 219541
Kansas City, MO 64121-9541
Service@Ozark-National.com
(816) 842-6300

We may deny your deletion request if retaining the personal information is reasonably necessary for us to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated by you within the context of our ongoing business relationship with you, or otherwise perform our contract with you;
- Help ensure security and integrity of your personal information;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546, et seq.);
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us;
- Comply with a legal obligation; and
- Make other internal and lawful uses of the personal information that are compatible with the context in which you provided it.

Response to Request for Access, Correction, Amending, or Deletion

We endeavor to respond to a verifiable consumer request to know, to delete, or to correct thirty (30) days of receipt. We will deliver our written response by mail or electronically, at your option. The response we provide will also explain the reasons we cannot comply, if applicable. If Ozark refuses your request to access, correct, amend or delete the personal information, you have the right to file a statement regarding what you believe to be the fair and accurate information and why you disagree with Ozark's refusal.

Your Right to Opt-Out

You have the right to request we opt you out of selling and sharing your personal information. You can submit your request to Opt-Out by calling (816) 842-6300, emailing service@ozark-national.com, or writing to:

Ozark Customer Service Department
PO Box 219541
Kansas City, MO 64121-9541

You can opt-out of receiving our marketing emails by clicking the "unsubscribe" link at the bottom of any such email you receive from us, or by emailing us at service@ozark-national.com. If you opt-out from receiving marketing emails or text messages, we may still need to send you communications about your account, orders, customer service inquiries, and other matters.

If you agreed to receive future marketing communications directly from a third party that you have linked to through our website you will need to contact that party to opt-out of such communications. This process may be outlined on that third party's privacy policy.

Former Customer Notice of Privacy Practices

Please note, Ozark is not required to provide a notice to former customers whom it no longer has a continuing relationship.

Your Right to Request Additional Information

California Civil Code Section 1798.83 permits California residents to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes. To make such a request, or if you have any questions or concerns about your California privacy rights, our Privacy Policy or our use of your Personal Information, please send an e-mail to service@ozark-national.com, or contact us at:

California Privacy Rights
Ozark National Life Insurance Company
PO Box 219541
Kansas City, MO 64121-9541
(816) 842-6300

For all California residents, any such inquiries shall be responded to within forty-five (45) days and at no cost to you. We must verify your identity with respect to such inquiries. Depending on the nature of the Personal Information at issue, we may require additional measures or information from you as part of that verification.