

## PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

This PRIVACY NOTICE 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 notice 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 notice.

### 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 <http://www.ozarknational.com/ccpa.aspx>

**OZARK NATIONAL LIFE INSURANCE COMPANY**

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