

## GLBA Privacy Policy



### **What does Security Benefit do with your Personal Information?**

**Why?:** Financial companies, including insurance companies and related insurance entities, choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?:** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account transactions
- Financial and health information
- Claims and payment information

When you are no longer our customer, we continue to share your information as described in this notice.

**How?:** All insurance companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies can share their customers' personal information, the reasons we may choose to share, and whether you can limit this sharing.



Reasons we can share your personal information	Does Security Benefit share?	Can you limit this sharing?
For our everyday business purposes — Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	Yes, see “To limit our sharing” below
For our affiliates to market to you	Yes	Yes, see “To limit our sharing” below
For nonaffiliates to market to you	Yes	Yes, see “To limit our sharing” below

**To limit our sharing**

To advise us of your preferences regarding our sharing your personal information with our affiliates and/or our non-affiliates you can:

**Manage Your Privacy Preferences through your online account:**

[Sign in to your account to update your preferences.](#)

If you have already told us your choice of “No”, we have it on file. Unless you are changing your choice back to “Yes”, you will not need to tell us again.

If you have not set up your online account, you can simply register for your online account at [securitybenefit.com/register](https://securitybenefit.com/register).

**Or Contact a Customer Service Representative:**

Call [800.888.2461](tel:800.888.2461) — our representatives will assist you with your choice. Please have your account information available when you call.

**Please note:** If you are a new customer, we may share your personal information 30 days from the date we sent your new policy or established your account.

However, you can contact us at any time to limit this sharing.

### **Questions?**

- Call [800.888.2461](tel:800.888.2461)
- Email us at: [privacy.inquiry@securitybenefit.com](mailto:privacy.inquiry@securitybenefit.com)

### **Who we are**

**Who is providing this notice?:** Security Benefit (Security Benefit Life Insurance Company, Security Distributors, LLC, First Security Benefit Life Insurance and Annuity Company of New York, and Security Financial Resources, Inc.)

### **What we do**

#### **How does Security Benefit protect my personal information?:**

- We work to keep your information correct and safe. We design our business systems to properly gather, store, and process your personal information. We also work to make your personal information safe through the use of technology and business practices.
- Only our agents, employees, and those we share your personal information with as disclosed in this notice are authorized to access your personal information. Our policies help make sure that our employees and agents protect your personal information. Our employees and agents who break these policies and practices are dealt with appropriately.

#### **How does Security Benefit collect my personal information?:**

We collect your personal information by some of the ways listed below:

- Information provided by you (including names, addresses, and financial information)
- Information about your business with us or our agents (including claims and payment information)
- Information from or about your transactions with third parties (including insurance application histories, health history, and salary information)
- Information from consumer reporting agencies

#### **Why can't I limit all sharing?:**

Federal laws give you the right to limit:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your personal information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See Other Important Information below.

**What happens when I limit sharing for an account I hold jointly with someone else?:** Your choices will apply to everyone on your account.

## Definitions

**Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies, including financial service providers such as insurance companies and insurance-related entities, and non-financial companies such as technology, real estate, sports and media, and consumer-experience companies. For example, our affiliates include, but are not limited to, First Security Benefit Life Insurance and Annuity Company of New York.

**Nonaffiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies. For example, companies seeking to market their services to you.

**Joint marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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## Other important information

### NOTICE OF INFORMATION PRACTICES

**For residents of Arizona, California, Connecticut, Georgia, Illinois, Maine, Massachusetts, Minnesota, Montana, New Jersey, Nevada, North Carolina, Ohio, Oregon, and Virginia.** These states require insurers and agents to describe their information practices in addition to providing a Privacy Notice. The two notices are very similar, but in general our Information Practices include the following: Security Benefit may obtain information about you and any other persons applying for insurance. Some of this information will come from you and some may come from other sources. That information and any other information collected by Security Benefit may in some circumstances be disclosed to third parties, such as agents, affiliates, service providers and others without your specific consent. In some cases, we may need your direct authorization before sharing that information. Residents have the right to access, to correct and, in some states, to delete (if incorrect) the information collected about them, except information that relates to a claim or to a civil or criminal proceeding. If you are refused coverage or if your application is postponed, you may also have the right to receive the specific reason in writing. To exercise your rights or if you wish to have a more detailed explanation of our information practices required by your state, please submit a written request by email to: [privacy.inquiry@securitybenefit.com](mailto:privacy.inquiry@securitybenefit.com). Additional information can be found in our [privacy policies](#) or call [800.888.2461](tel:800.888.2461).

### STATE-SPECIFIC DISCLOSURES

Customer personal information will be collected, used, and stored as required by applicable federal privacy laws. If the Customer's state laws provide more protection of the Customer's personal information than federal privacy laws, Security Benefit will protect the Customer's personal information as required by such state law.

### YOUR AUTHORIZATION REQUIRED

**Arizona, California, Maine, Massachusetts, Minnesota, Montana, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oregon, and Virginia.** We will not share your personal information with non-affiliated third parties (or, in some circumstances, our affiliates) other than our agents or service providers unless you authorize us to share it or the law otherwise permits us to share it. You have the right to authorize or not authorize this sharing of personal information.

## **FOR VERMONT CUSTOMERS**

We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found in our [privacy policies](#) or call [800.888.2461](tel:800.888.2461).

## **ADDITIONAL RIGHTS UNDER THE CALIFORNIA CONSUMER PRIVACY ACT (CCPA)**

The California Consumer Privacy Act (CCPA) gives California residents certain privacy rights with respect to the limited non-public personal information we collect. These rights are:

- The right to notice of the personal information we collect
- The right to know the categories, sources and specific pieces of personal information we have collected about you in the past 12 months, including our purpose for collecting the information and the categories of third parties with whom we share that personal information, subject to certain exceptions.
- The right to delete some or all of the personal information we collect, subject to certain exceptions and
- The right to opt-out of our sale of your personal information, if we sell your personal information

CCPA rights are limited and do not apply to any of the NPI (described above) that we have collected from you and about you in connection with providing you an insurance or financial product or service.

The personal information we collect that is subject to the CCPA includes some of your internet and network activity (such as your browsing history, Internet Protocol address and interactions with our website) and inferences drawn about you from this information, such as your preferences, aptitudes and abilities. We may share this information with our service providers for a business purpose. We do not sell personal information about current or former customers to any third parties. We may allow third-party advertising cookies to be placed on your browser or mobile device when you visit our website. You may opt-out of third party cookies. To learn how to exercise your rights under the CCPA or if you wish to see a more detailed explanation of your rights, see our [Privacy Policy](#) or email us at: [privacy.inquiry@securitybenefit.com](mailto:privacy.inquiry@securitybenefit.com).

## **NEVADA DO-NOT-CALL REGISTRY**

If you are a Nevada resident, the following Telemarketing Notice applies to you. We may contact you by phone to offer additional financial products and services that may be of interest to you. You may elect to include your phone number on our internal Do-Not-Call list if you do not wish to receive telemarketing calls from us. If your telephone number is included on the Do-Not-Call list, we may still contact you for servicing purposes.

To include your phone number on our Do-Not-Call list, please follow the instructions in the “To Limit Our Sharing” box on page 1 of this document. Nevada residents may also call the Nevada Attorney General for further information about these rights by calling toll free [800.888.2461](tel:800.888.2461).

## **Privacy**

- [Online Privacy Policy](#)
- [Health Information Notice](#)