

## Privacy notice

Effective: May 1, 2024

This privacy notice applies to The Independent Order of Foresters (Foresters Financial™). This notice is to help you understand how we handle your non-public personal information with your consent, or as required or permitted by law. To learn more, visit our Privacy Policy available on our website at [foresters.com/privacy](https://foresters.com/privacy).

**Information we collect:** We generally collect your personal information when you submit an application, when you provide it to an insurance agent, or broker, or when you provide it through other electronic or paper means, and from your transactions and other interactions with us. This information may include:

- *Identity information*, such as your name, address, email address, telephone number, date of birth, government identification such as passport number or driver's license, social security number or citizenship, criminal records or criminal history, and motor vehicle reports.
- *Financial information*, such as your income and banking information, and consumer or credit reports. These are generally required to process your transactions and payments, to provide you with the requested product and service, to help us to prevent and detect fraud, and for underwriting purposes.
- *Health related information*, such as medical records or history, medical claims, or information about your lifestyle and habits. These are generally required to assess your eligibility to our products and services, to provide you with the requested product and service, to help us prevent and detect fraud, to assist us in assessing our underwriting risk based on your personal circumstances.
- *Information about your interactions with us*, such as when you visit our websites, applications, social media sites or when you call our service centers, or through other methods of communications. These are generally required to provide you with the requested product and service, to operate and improve our websites, applications, and social media sites, to prevent and detect fraud, or to promote or market products or services, the latter of which you may set to your preferences per our Cookies Policy.
- *Biometric data*, such as your voiceprint, should you choose this option when you call us, in order for us to verify your identity.
- *Location data*, such as the state or country from where your IP address or call is originating from. Foresters may use such approximate geolocation data as indicated above as necessary to prevent and detect fraud, and to present you with appropriate regulatory content and information on our available products or services based on your location. Foresters also does not use precise geolocation data unless you provide your express consent in a timely manner.

We may collect your personal information listed above from different sources including:

- **Directly from you:** We collect personal information from you, either by mail, telephone, email, online, or through applications and other forms that you submit to us, such as when you apply for insurance or file a claim, or when you decide to open and register a member account on our website.
- **Indirectly from you:** We collect personal information when you use our products and services, from your transactions with us, our affiliates, or others, for example, such as information about your premiums or payment history. We may also collect personal information when you use or interact with our websites or social media sites. For example, we may use cookies and other similar technologies, to collect information such as online identifiers including location data, your Internet Protocol (IP) Address, device or browser type, or information about how long you used the website and pages visited. Please note that location data we may collect is not precise geographical data, but generic approximate location data (eg. State and country). This is necessary to support our eligibility checks, the life insurance products and services that can be provided to you, and to help us detect and prevent fraud. It is also helpful for us to personalize some of the member benefits that may be available to you. For more details on the use of such technologies and to set them to your preferences, please see our Cookies Policy. Finally, we may collect personal information from your use of products and services, including those provided through third parties, for example, when you use our member benefits.
- **From third parties and other sources, such as:** From your insurance agent or broker to service your insurance product; from consumer reporting agencies and financial institutions to process or administer the products or services you requested; from any healthcare providers, clinics, the Medical Information Bureau, and other data brokers, service providers, or entities which may have records about you, or about your health. Other sources may include insurance-support organizations, who may keep and disclose information as allowed by law.

**Purposes for which we need to collect and use your information:** Collecting your information helps us to:

- Assess your initial and continued eligibility for our products and services.
- Market, manage and administer our products and services.
- Investigate and pay claims and to process transactions.
- Identify and mitigate potential losses to you and/or Foresters.
- Hold and inform you of fraternal and community events and activities and operate our branch system.
- Manage our risks and operations, to help us operate and improve our business, to assess, develop and offer other products, processes, and services, as well as to minimize any disruption to our business.
- Conduct business analysis, research, and data analytics, including actuarial studies, and conduct or participate in industry or market research.
- Support and optimize the user experience on our websites and to develop and improve our products and services.
- Fulfill our regulatory legal, financial, and other regulatory reporting and audit obligations, as well as to exercise and protect our legal interests, and as otherwise permitted or required by law.

We do not sell personal information.

**How we share your information:** The law allows us to share certain information we collect. It also gives you the right to limit some, but not all, sharing. We may share your information as follows:

- With other third parties, including third party service providers, to support the purposes set out in the present notice, to help us with our everyday business or who perform services on our behalf; to help us prevent and detect fraud and suppress financial abuse, as permitted by law; who perform marketing services on our behalf or for joint marketing with other financial institutions; and for such service providers to improve their products offerings to Foresters, as well as their business development, for example, to build performance, customer demographic and behavioral insights.
- To comply with applicable legislation or regulation, or to respond to a subpoena, a court order, or valid information requests from regulatory authorities.
- With Foresters employees and our affiliates, as required to provide you with services and to fulfill their accountabilities and to better understand your needs. All Foresters employees are required to maintain the confidentiality of your personal information, and unauthorized disclosure or access is prohibited.
- With independent agents or insurance brokers and agencies offering, advising you on, or servicing you with Foresters' products or services. Please contact your agent or broker for further details on their own privacy policies and practices.

**Confidentiality and security:** We have administrative, physical, and technical safeguards to protect your information. We train our employees on how to properly handle your information. When we share, we require non-affiliates to keep your information confidential. Third party service providers to whom we disclose personal information must comply with applicable privacy laws. They must also implement reasonably appropriate privacy and data protection and information security measures, controls, and safeguards to protect it.

**Your rights:** You may have the right to access your personal information, ask to update or correct such information if it is inaccurate, and request we delete your personal information, subject to any restrictions at law. Finally, you may make choices about receiving marketing information and emails. Please note we may charge a reasonable fee to cover costs incurred for copies requested. To exercise any of these rights, contact us at the email or mailing address below. If we agree to your request, we will process your request, as applicable, and notify affected parties as required by law. If we do not agree to your request, we will let you know. We may maintain a record of your request in our files. For Vermont residents: We will not share information about your creditworthiness with our affiliates, except as allowed by law or with your consent. For California residents: To review the Privacy Notice for California Residents, please see section 14 of the US Privacy Policy, on our website at [foresters.com/privacy](https://foresters.com/privacy), or contact us for a copy.

**Contacting us:** You may contact us by email at [privacy@foresters.com](mailto:privacy@foresters.com), or by mail at:

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