

Additional Notice for California Consumers

This portion of our Privacy Policy applies to California consumers only. Most visitors to our website are representatives of businesses seeking to interact with us as part of their jobs. This Policy does not apply to information that we collect through these business-to-business interactions or otherwise pursuant to the Gramm-Leach-Bliley Act (“GLBA”). We are providing this notice in the abundance of caution, given that the majority of our data is exempt from the California Consumer Protection Act (“CCPA”).

How We Collect, Use, and Share Personal Information

1. Personal Information Collected on California Consumers in the Last Twelve Months

We collect information from users, as described in our Privacy Policy. The “Personal Information,” as defined in California Civil Code § 1798.140(o), we have obtained on California residents within the last twelve months includes the following:

- A. Identifiers such as name, postal and email addresses, internet protocol (IP) address, unique personal identifier, online identifier, contract or policy number, social security number, driver’s license number when you apply for or inquire about our financial services or products or register to sell EquiTrust products.
- B. The following categories of Personal Information described in California Civil Code § 1798.80(e): (1) the Personal Information listed in the preceding bullet point as “identifiers”; (2) insurance policy number, bank account number, or any other financial information, medical information, or health insurance information when you purchase insurance or any of our financial products or services; and (3) other information that identifies, relates to, describes, is capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular consumer or household, as described herein.
- C. The following categories of protected classification characteristics under California or federal law: Age (40 years or older), citizenship, sex, gender, physical or mental disability.
- D. Commercial information such as records of products or services purchased, or obtained, or considered from us.
- E. Internet or other similar network activity information, including, but not limited to, browsing history on our websites, search history, information on a consumer’s interaction with our websites or applications.

For each of these categories, we obtain Personal Information financial service provider subject to the GLBA. Please note that Personal Information does not include publicly available information from government records, deidentified or aggregate consumer information, and Personal Information protected by certain other sector-specific federal or California statutes.

2. Our Use of Personal Information for Business Purposes in the Last Twelve Months

We use the Personal Information we collect, identified in each of the above categories, for the business purposes disclosed within our Privacy Policy. These business purposes include the following:

- A. Audits and reporting relating to particular transactions and interactions, including online interactions, you may have with us or others on our behalf;
- B. Detecting and protecting against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecuting the same;
- C. Debugging to identify and repair errors in our systems;
- D. Providing services on our behalf or on behalf of another, including maintaining or servicing accounts, providing customer service, fulfilling transactions, verifying identity information, processing payments, and other services;
- E. Conducting internal research to develop and demonstrate technology;
- F. Conducting activity to verify, enhance, and maintain the quality or safety of services or devices which we may own, control, or provide;
- G. Preparing statistics and performing analysis to support our operations;
- H. Responding to market surveys regarding our lines of business; and
- I. Receiving and responding to inquiries.

3. Sharing of Personal Information in the Last Twelve Months

A. Disclosures of Personal Information on California Consumers for Business Purposes

Within the last twelve months, we have disclosed Personal Information identified in the above categories only for exempt activities, as part of a business-to-business transaction or a GLBA-subject transaction.

When we disclose Personal Information for a business purpose, we require the recipient to keep Personal Information confidential and not use it for any purpose except performing the contract.

B. No Sales of Personal Information on California Consumers

We have not sold any Personal Information described in our Privacy Policy to third parties within the previous twelve months and will not sell Personal Information, regardless of your age.

California Rights and Choices

If you are a California resident, you have certain rights related to your Personal Information. Given that EquiTrust collects, uses, or discloses information only for exempt activities, either as part of a business-to-business transaction or a GLBA-subject transaction, our activities do not currently give rise to any of these rights. We will, however, continue to evaluate our activities and update our Privacy Policy in accordance with California laws and regulations, where applicable.

Agent Authorization and Disability Access

You may designate an authorized agent to submit questions to us on your behalf. As permitted by law, we may require additional verification in response to a request even if you choose to use an agent.

You may also make a verifiable consumer request on behalf of your minor child.

To access this Privacy Policy by an alternative method, please contact us at 888-400-5759.

Other California Privacy Rights

A. Do Not Track

California Business & Professions Code Section 22575(b) (as amended effective January 1, 2014) provides that California residents are entitled to know how we respond to “Do Not Track” browser settings. There currently is no consensus among industry participants as to what “Do Not Track” means in this context. Therefore, like many websites and online services, our website is unable to respond to “Do Not Track” requests from a visitor’s browser. To find out more about “Do Not Track,” please visit <http://www.allaboutdnt.com>.

Contact Information Regarding this California Notice and CCPA

You may contact us with questions or concerns about our privacy policies or practices:

- emailing us at EquiTrustPrivacy@EquiTrust.com;
- calling us at 888-400-5759;
- writing us at EquiTrust Privacy Officer, 7100 Westown Parkway, Suite 200, West Des Moines, Iowa 50266.

You must put the statement “Your California Privacy Rights” in the body of your request, as well as your name, street address, city, state, and zip code. Please note that we will not accept status inquiries via the telephone, email, or by facsimile, and we are not responsible for notices that are not labelled or sent properly, or that do not have complete information.