

## Privacy notice

This privacy notice applies to The Independent Order of Foresters (Foresters Financial™).

The law requires us to tell you how we collect, share and protect your personal information. Please read this Notice to understand our privacy practices. To learn more visit our website at [foresters.com/privacy](https://foresters.com/privacy). You may also print a copy of this Notice from our website.

### Information we collect

We collect the personal information of our customers from the following sources:

#### Directly from you, such as:

- Applications and other forms, such as when you apply for insurance or file a claim. We collect information from our telephone conversations with you, and information you provide us online. This information may include your name, address, social security number, financial data, health history and voiceprint biometric data should you choose that option when calling Foresters.

#### Indirectly from you, such as:

- Through your transactions with us, our affiliates, or others. This may include information about your premiums or payment history
- From your use of our products and services including products and services provided through third parties. This may include, for example, your use of our member benefits
- When you interact with our websites, applications, or social media sites. This may include information about your web browser and the pages you accessed

#### From third parties and other sources, such as:

- From your insurance agent or broker to service your insurance product
- From consumer reporting agencies to process or administer the products or services you requested
- Information we receive from health care providers, clinics, the Medical Information Bureau and others who have records about your health
- Other outside sources from whom we obtain information. This may include insurance-support organizations, who may keep and disclose it to others as allowed by law

### Why we collect your information

We collect your personal information to offer and deliver the products and services that you request and that are suited to your needs. Collecting your information helps us:

- Assess your eligibility for our products and services
- Market and administer our products and services
- Pay or assess claims or process payments
- Respond to your inquiries or complaints
- Identify, detect or prevent fraud or security breaches. This may include verifying your identity
- Enhance your experience on our Sites
- Conduct analytics
- Fulfill our legal and regulatory obligations

## How we share your information

The law allows us to share certain information we collect. It also gives consumers the right to limit some, but not all, sharing. We do not share information about our customers or former customers with anyone, except as allowed by law or with your consent.

We may share your information as follows:

- With employees, agents, agencies and affiliates to provide or service your products or services
- With non-affiliates who help us with our everyday business or who perform services on our behalf
- With companies that perform marketing services on our behalf or for joint marketing with other financial institutions
- In response to court orders, or to comply with requests made by law enforcement and regulatory authorities, and to comply with and as permitted by law

We do not share information with non-affiliates other than as described above. When we share, we require all non-affiliates to keep your information confidential. We do not sell your personal information.

## 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.

## Other important information

Generally, you have the right to review personal information we have about you. To obtain your personal information, write to us at our email or mailing address below. We may charge a reasonable fee to cover the costs incurred to provide you with copies of the requested information. If you wish, you may also review this information in person at our Head Office. To correct, amend or delete the information we have about you, write to us at the email or mailing address below. If we agree to your request, we will correct, amend, or delete your information, as applicable, and notify affected parties as required by law. If we do not agree to your request, you may send a short written statement explaining why you disagree. This statement will be filed with your disputed information. You may also request a list of disclosures we have made of your medical records and other personal information, with certain exceptions.

**For Massachusetts residents.** You may write to us to ask for the reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

**For Vermont residents.** We will not share information about your creditworthiness with our affiliates, other than as allowed by law, unless you authorize us to do so.

## Contacting us

If you have a question about this privacy notice, please contact Foresters Assistant Chief Privacy Officer at any of these methods:

**Mailing address:**

Foresters Financial  
Attn: Assistant Chief Privacy Officer  
P.O. Box 179  
Buffalo, NY – 14201

**Email address:**

privacy@foresters.com

**Toll free:**

800-828-1540 from 8 a.m. to 8 p.m. ET weekdays

*Effective: May 1, 2021*