

Privacy notice

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

We are required by law to provide this notice to help you understand our privacy practices and how we collect, share and protect your personal information. To learn more, visit our website at foresters.com/privacy.

Information we collect

We collect your personal information from the following sources:

Directly from you, such as:

- Applications and other forms, such as when you apply for insurance or file a claim
- 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 you call us

Indirectly from you, such as:

- Through your transactions with us, our affiliates, or others. This may include information about your premiums, payment methods, or payment history
- From your use of our products and services including products and services provided through third parties. 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 device, 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
- Information we receive from health care providers, clinics, the Medical Information Bureau and others who have records about your health
- Other sources from whom we obtain information may include consumer reporting agencies or insurance-support organizations, who may keep and disclose information 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, market, administer, and improve our products and services
- Pay or assess claims, process payments and respond to your inquiries or complaints
- Identify, detect or prevent fraud or security breaches, including verifying your identity
- Hold and inform you of fraternal and community events and activities, and operate our branch system
- Support and optimize users' experience on our websites and applications
- Conduct market comparisons, research and 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 you 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, requests made by law enforcement and regulatory authorities, and as otherwise required or permitted by law

We do not share personally identifiable information with non-affiliates except 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. You may do so by contacting us by email or in writing. You may also review your information in person at our Head Office. We may charge a reasonable fee to cover the costs incurred to provide you with copies of any requested information. To correct, amend or delete information we have about you, contact 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, we will let you know and will keep a copy of the correspondence in our files. 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 to explain 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, except as allowed by law or with your consent.

Contacting us

If you have questions about this privacy notice, you may contact us.

By mail:

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

By email:

privacy@foresters.com

Effective: May 1, 2022