



## Privacy Notice

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

Please read this Notice to understand how we collect, share and protect your personal information. To learn more visit our website at [www.foresters.com/privacy](http://www.foresters.com/privacy). You may also print a copy of this Notice from our ezbiz producer portal.

### Information We Collect

We collect the personal information of our independent insurance producers from the following sources:

- **Directly from you**, such as:
  - Your contracting application and other forms, from our telephone conversations with you, and information you provide us online. This information may include your name, address, social security or tax identification number, credit report, banking information and biometric data
- **Indirectly from you**, such as:
  - Through your transactions with us, our affiliates, or others. This may include information about your commissions or debt history
  - When you interact with our websites, mobile applications, or social media sites (Sites). This may include information about your web browser and the pages you accessed
- **From third parties and other sources**, such as:
  - From consumer reporting agencies and other external sources in connection with your contracting and appointment with Foresters. This may include information about your criminal record and financial history
  - From third party websites or applications offered by Foresters such as our wellness or e-application platforms

### Why We Collect Your Information

Collecting your information helps us:

- Assess your suitability for and to manage your contract and appointment as a licensed insurance agent with Foresters
- To pay commissions and assess your eligibility for sales rewards or incentives
- Conduct data analysis that helps us and you market our products and services
- Identify, detect or prevent fraud or security breaches. This may include verifying your identity
- Enhance your experience on our Sites
- 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 producers or former producers with anyone, except as allowed by law or with your consent.

We may share your information as follows:

- With employees, affiliates, insurance agents and agencies who need the information to administer, maintain or manage your contract with Foresters
- With service providers and other third parties for a business purpose described above

- In response to court orders, or to comply with requests made by law enforcement and regulatory authorities
- As required or permitted by law

We do not share information, including any data relating to text messaging or whether an agent has opted-in to receive text messages, 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. If you wish, you may review this information in person at our Home Office. We may charge a reasonable fee to cover the costs incurred to provide you with copies of the requested information. 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 about your information. We will include this statement in all future disclosures of your information.

### **California Residents Only**

If you are a California resident, you may have additional rights pursuant to the California Consumer Privacy Act of 2018 ("CCPA"). These rights can be accessed on [www.foresters.com/privacy](http://www.foresters.com/privacy) under the Privacy Policy For California Residents" section.

### **Changes to this Notice**

We may amend this Notice from time to time to reflect changes in our personal information practices. You may access the most current version at any time on the ezbiz producer portal. We will also make it available to you upon request. If the changes are substantial, we may also notify you of the changes using our customary methods of communication with you, including any of the following:

- A notice sent by email
- A notice or announcement on Foresters website or ezbiz producer portal.
- A notice included with other correspondence or communication that we periodically send to you

### **Contacting Us**

If you have a question about this Privacy Notice, please contact us through any of these methods:

#### **Mailing Address:**

Foresters Financial  
Attn: Chief Privacy Officer  
PO Box 179  
Buffalo, NY 14201

**Email Address:** [privacy@foresters.com](mailto:privacy@foresters.com)

**Toll Free:** 800-828-1540 Mon-Fri

*Effective: April 2024*