

Producer Privacy Notice

This privacy Notice applies to The Independent Order of Foresters (Foresters™). 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 about our overall privacy practices, visit our website at www.foresters.com/privacy. You may also print a copy of this Notice from our ezbiz producer portal.

Information We Collect

We generally collect your personal information when you submit an application to contract with Foresters, 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 or tax identification number, number or criminal records or criminal history
- *Financial information*, such as your banking information, consumer and credit reports, commissions and debt history
- *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
- *Location data*, such as the state or country from where your Internet Protocol (IP) address or call is originating from. Foresters may use such approximate geolocation data as indicated above as necessary to prevent and detect fraud. Foresters 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 submit a contracting application or other forms, from our telephone conversations with you.

Indirectly from you - We collect personal information when you use our products and services, from your transactions with us, our affiliates, or others. We may also collect personal information when you use or interact with our websites, applications 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 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 (e.g. State and Country). This is necessary to support our eligibility checks, the products and services that can be provided to you, and to help us detect and prevent fraud. For more details on the use of such technologies and to set them to your preferences, please see our [Cookies Policy](#).

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.

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

- Assess your suitability for and to manage your contract and appointment as a licensed insurance agent with Foresters
- Pay commissions and assess your eligibility for sales rewards or other incentives

- Conduct business analysis, research, and data analytics, and conduct or participate in industry or market research
- Identify, detect or prevent fraud or security breaches. This may include verifying your identity
- Support and optimize the user experience on our websites and applications 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

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
- To comply with applicable legislation or regulation, or to respond to a subpoena, a court order, or valid information requests from regulatory authorities
- As required or permitted by law

We do not sell your personal information. Mobile information will not be shared with third parties/affiliates for marketing/promotional purposes.

Confidentiality and security: We have administrative, physical, and technical safeguards that comply with applicable regulations in order to protect your information. These measures include computer safeguards, secure files and buildings, and 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 also notify any affected parties as required by law (if applicable). If we do not agree to your request, we will let you know. We may maintain a record of your request in our files.

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 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: You may contact us by email at privacy@foresters.com, or by mail at:

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

Effective: May 2026

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Rd, Toronto, Ontario, Canada M3C 1T9) and its subsidiaries. 106170 US (05/26)