

Privacy Policy - US (North American Life Insurance & Annuity)

Introduction

At Foresters Financial, protecting your personal information is important to us. We have a long history of safeguarding the privacy of our members' and customers' information. This privacy policy outlines how we use and maintain the confidentiality and security of your personal information.

Information we collect

Collecting personal information from you is essential to our ability to offer you our products and services. We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms. This may include your name, address, job and social security number. It may also include your assets and income.
- Information about your transactions with us, our affiliates or others.
- Information we receive from consumer reporting agencies and other third parties to process or administer products or services requested by you. This may include your creditworthiness and credit history.
- Information we receive from health care providers, clinics, or other insurance companies. We may also collect information from the Medical Information Bureau or other persons that have records about you or your health. Outside sources, from whom we obtain information, may retain information and disclose it to other persons.

Online privacy

Some of our websites may use online data collection tools or cookies to improve functionality, enhance security, evaluate the effectiveness of our websites and advertising campaigns, or provide visitors with a customized online experience.

Why we collect your information

Generally, we need to collect personal information to:

- Understand your needs
- Determine your eligibility
- Continue to offer you the full range of products and services that meet your changing needs
- Hold fraternal and community events and activities and to operate our branch system
- Conduct industry or market research
- Meet our legal and regulatory obligations
- Identify and mitigate potential risks or losses to Foresters.

Limiting use and sharing

We collect, use and share personal information only for disclosed purposes related to the insurance, benefits, products and services we offer, and only with consent or as permitted or required by law. Foresters offers a variety of financial products and services. We may disclose your information to our affiliates to provide you with a full range of Foresters products. We may disclose your non-public personal information to non-affiliated third party service providers that help us conduct our business or perform services on our behalf. We require them to protect the privacy of the personal information and to use and disclose it only for the purpose(s) it is provided, and as permitted or required by law.

Confidentiality and Security

Foresters is committed to ensuring the confidentiality and security of your personal information. To prevent unauthorized access or disclosure, maintain data accuracy, and ensure the appropriate use of information, we comply with government regulation and we use physical, electronic and procedural safeguards to protect your non-public personal information. We restrict access to your non-public personal information to those employees who need to know the information to provide our products or services to you. Our Code of Ethics requires employees to maintain the confidentiality of our members' and customers' information.

Accuracy and access

Upon request, we will permit you to access your personal information so that you may view, update or correct it. We may take reasonable steps to verify your identity before granting you access to the information.

How to register a complaint

You may register a privacy-related complaint by contacting Foresters Privacy Officer. We will explain our complaint procedure to you and investigate all complaints. If a complaint is justified, we will take all appropriate steps to set the situation right, including changing our policies and practices if necessary. We will also let you know what other complaint procedures may be available to you.

Questions

Questions about this Privacy Policy may be directed to Forester AVP, Compliance Officer, North American Life Insurance & Annuity at privacy@foresters.com.

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