

AGENT PROTECTION NOTICE

Effective: January 1, 2020

United Home Life Insurance Company and United Farm Family Life Insurance Company (“we,” “us,” and “our”) are committed to protecting the information collected about our agents, uplines, general or managing agent or agencies, and other natural persons (“you” and “your”) who visit our website or otherwise interact with us in connection with our insurance products and services. This notice describes how we may collect, use, and share information about you and how you may request access to or deletion of this information. WE WILL NOT DISCRIMINATE AGAINST YOU FOR EXERCISING ANY OF THE CONSUMER PROTECTION RIGHTS GRANTED TO YOU BY LAW OR IN THIS NOTICE.

COLLECTING YOUR PERSONAL INFORMATION

There are a variety of sources we use to collect information that identifies, relates to, describes, or could reasonably be linked to or associated with you or your household (collectively, “your personal information”). The categories and sources of your personal information we collect include:

- **Demographic Data.** We collect contact details and demographic information that you or your family members provide to us as part of the contract application process, such as your name, address, telephone number, email address, Social Security number, birth date, habits, income, driver’s license number, passport number, insurance background, including current and former license status, gender, and marital status.
- **Financial Information.** When you apply to contract with us, we collect financial account information that you voluntarily share with us, such as your bank account number, and credit or debit card number which allows us to pay commissions or reconcile debit balances as directed by you.
- **Credit History.** From consumer reporting agencies, third party service providers, and public records, we may collect information about your credit history and credit worthiness.
- **Business Practices.** From consumer-reporting agencies, investigative consumer authorities, other public or private information sources, or regulatory authorities, we may collect information about your current or former insurance carrier affiliations, academic record, criminal record, lawsuits, conviction and regulatory sanctions, character, general reputation, professional licenses, references and debit balance information with other carriers.
- **Prior Transactions.** We may collect information from you, from consumer credit reporting agencies, and insurance support organizations about your prior insurance transactions and experiences, such as outstanding debt with other parties and regulatory infractions on file with state insurance departments.
- **Derived Data.** Our servers automatically collect some data when you access our website, such as your device name and type, IP address, version of your operating system, access times, browser information, and settings. Data may also be collected via tracking technologies to recognize you and your actions that are integral to our website.
- **Location Information.** When you access our website, we may collect your generic location data, such as city, latitude, longitude, and compass-related data. Various technologies are used to determine location, including IP address, GPS, Wi-Fi access points, and cell towers.

USING YOUR PERSONAL INFORMATION

We use your personal information for one or more of the following purposes:

- **Contracting Activities.** Your personal information is used to evaluate your application to be contracted to market and sell our products and services, complete state appointments, pay commissions, and contract terminations.
- **Customer Service and Contract Fulfillment.** Your personal information is used to verify your identity before responding to inquiries for coverage information and other information regarding our products and services, provide underwriting status, commission and contest information.
- **Fraud Detection.** In the unlikely event of suspicious activity associated with your contract with us, your personal information may be used in our investigation and to help detect and prevent insurance fraud, data security breaches, and other unauthorized acts.
- **Data Analysis and De-Identification.** Except as otherwise prohibited by law, we may use your personal information to compile anonymous statistical data and to create data not linked or reasonably linkable to you or your household.
- **Other Permitted Activities.** We may use your personal information to conduct other legally permitted activities in connection with the contract you may have with us, contracting activities, commission information, or client account records you have applied for with us, as well as for the purpose of monitoring and analyzing usage of our website and insurance trends, or as otherwise permitted by law.

SHARING YOUR PERSONAL INFORMATION

WE DO NOT SELL YOUR PERSONAL INFORMATION. We may share your personal information as follows:

- **With Service Providers.** We may share any or all of your personal information with third parties that provide services for or on our behalf in order to help us determine contracting decisions, process transactions, and run our operations. These third parties include, without limitation, consumer reporting agencies, insurance support organizations, uplines,

general or managing agent or agencies, other insurers, payment processors, data analytics services, email delivery vendors, and web hosting services.

- **With Governmental Authorities.** We will disclose your personal information to an insurance regulatory authority and any other governmental agency with jurisdiction over us to comply with audits and to respond to consumer complaints or any other lawful purpose as permitted or required by any applicable law, rule, or regulation.
- **To Respond to Legal Actions.** If we believe the release of your personal information is necessary to respond to a subpoena, other legal process, or a request for information, we will share your personal information with persons covered by evidentiary privilege as permitted or required by any applicable law, rule, or regulation.
- **To Protect Our Lawful Interests.** We will share your personal information with consumer credit reporting agencies, insurance support organizations, insurance regulatory authorities, law enforcement, and other governmental agencies as necessary to investigate or remedy potential violations of our policies, to prevent insurance fraud, to reduce credit risk, or to otherwise protect the rights, property, and safety of others.
- **With Affiliates and Subsidiaries.** We may share your personal information within our family of companies to provide customer service, account maintenance, or to tell you about products and services that may be of interest to you.
- **With Our Marketing Service Providers.** We may share contact and limited demographic information, such as age and gender, with third parties that perform marketing services for or on our behalf.

ACCESSING YOUR PERSONAL INFORMATION

You may request access to your personal information by submitting a written request that we disclose to you the following:

- The categories of your personal information that we collected
- The categories of sources from which your personal information is collected
- The specific pieces of your personal information that we collected
- The business purpose for collecting your personal information
- The categories of your personal information that we disclosed for business purposes
- The categories of third parties with whom we shared your personal information

Upon receipt of a verifiable consumer request from you or a legally appointed individual authorized to act on your behalf (such as a power of attorney), we will promptly take steps to disclose and deliver the requested information to you either by mail or electronically in a user-friendly, readable and transferable format. Your request must include sufficient details that allow us to properly understand, evaluate, and reply. If we are unable to verify your identity or authority to make the request on your behalf, we will not release your personal information or otherwise comply with the request.

DELETING YOUR PERSONAL INFORMATION

You may request that we delete any or all of your personal information that we collected. Upon receipt of a verifiable consumer request from you, we will take steps to delete your personal information from our records and direct any service providers to delete your personal information from their records or notify you that your request for deletion cannot be honored. We may deny your deletion request if retaining your personal information is necessary to: Complete the transaction, fulfill our obligations, or keep a record of the transaction for which we collected your personal information, such as providing a contract to sell our products; pay commissions earned for the sale of our products or services; reasonably anticipate your personal information will be required within the context of our ongoing or former business relationship with you; enable solely internal uses that are reasonably aligned with the expectations of reasonable consumers; comply with legal obligations or any applicable law or regulation; detect security incidents, protect against insurance fraud or other illegal activity; or otherwise use your personal information for internal purposes only, in a lawful manner, that is compatible with the business context in which you provided the information.

METHODS FOR SUBMITTING REQUESTS

If you wish to request access to or deletion of your personal information, please contact us via either of the following designated methods:

Toll Free Telephone Number: 1-800-428-3001

Email Address: UHLMarketing2@unitedhomelife.com

We reserve the right to update this notice at our discretion and at any time or for any reason. Any changes we make to this notice will apply to all information we have about you. When we make changes, we will post the revised notice on our website via the agent login section at www.unitedhomelife.com. This notice supplements our online privacy notice, online terms of use, and other disclosures provided as part of the contract application process.