

Privacy Notice for California Residents

Current Privacy Notice for California Residents found at RSLI.com

This **Privacy Notice for California Residents** supplements the information contained in our Privacy Notice and applies solely to consumers who reside in the State of California (“consumers” or “you”)

Information covered by California Privacy law

The California Consumer Privacy Act (CCPA) grants special rights to California residents with respect to “California Personal Information,” which means any personal information collected by Reliance Standard that is subject to the CCPA. The CCPA does not apply to information already protected under certain other laws, such as the Gramm-Leach-Bliley Act (GLBA), California Financial Information Protection Act; the Health Insurance Portability and Accountability Act (HIPAA); the Fair Credit Reporting Act (FCRA); and/or the Driver's License Protection Act.

California Resident Rights Relating to California Personal Information

1. The right to know what California Personal Information is collected, used, shared or sold, both as to the categories and specific pieces of personal information;
2. The right to delete California Personal Information held by businesses and, by extension, a business’s service providers;
3. The right to opt-out of the sale of California Personal Information.
4. The right to non-discrimination when a consumer exercises a privacy right under CCPA.

Sources of Your Personal Information

You are the most important source of California Personal Information but we may also verify or collect information on you from: (1) an insurance agent or group policy holder servicing your policy, (2) physicians; (2) other health care providers; (3) employers; (4) other insurers to which you have applied; and (5) consumer investigative organizations;

Information That We Collect and How We Use It

Reliance Standard may collect, use and share California Personal Information to provide you with our services and perform a contract.

Collection of information

All personal information is collected and used for the business purpose of providing a service to you and fulfilling a contractual obligation under an insurance or annuity contract issued by Reliance Standard. Reliance Standard has collected the following categories and specific types of personal information about consumers in the past 12 months: Identifies, Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)), Protected classification characteristics under California or federal law, Sensory data, and Employment data.

Use of information

We may use and/or disclose the personal information we collect for one or more of the following business purposes: to set up a new client, to provide an insurance quote; to accept payments; to communicate about a policy; to renew a policy; to obtain reinsurance for a policy; to make an underwriting decision; to process insurance and reinsurance claims; for general insurance

administration purposes; to comply with our legal and regulatory obligations; to model our risks; to defend or prosecute legal claims; or to investigate or prosecute fraud.

Sharing of Information

Reliance Standard may disclose information to a service provider or third party for a business purpose. When we disclose your personal information, we request that the recipient keep the personal information confidential and not use it for any purpose except performing the contract. We share your personal information with the following categories: to our group companies, service providers and partners who provide data processing services for example, for billing and claims processing); to group policyholders/employers to determine claimant eligibility, to issue policy quotes, and to make underwriting determinations; to perform medical reviews during the claims process; to investigative services for the purposes of fraud detection; to our reinsurers in relation to policies and claims that they reinsure; to any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect a consumer's vital interests or those of any other person; and to any other person with consumer's consent to the disclosure.

Request for Access to Specific Information, Data Portability Rights

If you are a California resident, California Civil Code Section 1798.93 permits you to request information about the collection and disclosure of your California Personal Information over the past 12 months. Reliance Standard endeavors to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt and is only applicable to California Personal information. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

Verification of person making the request

Reliance Standard values the responsibility of handling sensitive personal information. An individual making a request will need to provide information to us to verify that he/she is legally entitled to the information requested.

Request for Deletions

You may have the right to ask Reliance Standard to delete a piece of California Personal Information collected about you. We may deny your request for any California Personal Information that falls under an exemption permitted by an applicable California or Federal law.

Submitting Requests

If you wish to exercise your rights under California privacy law, you may

1. Call our Customer Service Department at 1-800-351-7500
2. Email us at privacy@rsli.com
3. Write to us at:

Privacy Officer
Attn: California Privacy Rights
Reliance Standard Life Insurance Company
1700 Market Street, Suite 1200
Philadelphia, PA 19103-3938

Sales of Personal Information

In the preceding twelve (12) months, Reliance Standard has not sold any categories of personal information (for either minors or non-minors).

Non-Discrimination

You have a right not to receive discriminatory treatment for the exercise of the privacy rights conferred by the CCPA. We will not discriminate against you in any way for exercising any of your CCPA rights.

An Explanation of Cookies and How We Use Them

Please see the **About Cookies** disclosure on our website.

Changes to Our Privacy Notice

This privacy notice may be updated and changed from time to time. We will post the new policy on this page.