

COLUMBIAN FINANCIAL GROUP CALIFORNIA PRIVACY NOTICE

At Columbian Financial Group “the Company” (which includes Columbian Mutual Life Insurance Company, Columbian Life Insurance Company, Columbian Financial Services Corporation, and other affiliated companies within our corporate family) we value you as a customer and take your personal privacy seriously. To maintain the trust you have placed in us, we are committed to maintain the privacy and security of your personal nonpublic information that identifies you.

Information We May Collect and Save

Most of the personal information that we collect and save is obtained directly from our customers. We collect and maintain personal information in order to service and administer our customer relationships and transactions, and to carry out other business functions that are permitted or required under state or Federal law.

The type of information we collect depends on the type of product or service being provided. The types of information that we may collect include:

- Information you provide to us as part of the application and underwriting process, such as name, address, social security number, birth date, assets, income, and health history.
- Information we receive from other sources such as consumer reporting agencies, banks or employers.
- Information about your transactions or experiences with us and other entities within our corporate family or with outside companies, such as your insurance coverage, transaction history, premium payments, and claims history.
- Information about your health condition that we obtain from health care providers. Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.

Information We May Disclose and To Whom We May Disclose Information

We may disclose all the personal information we collect, as described above. We may share personal information in the following types of situations:

- We may disclose all the personal information we collect to service providers, such as insurance agents, third party administrators, data processing companies and other entities that assist us in providing services to you or on your behalf.
- We may disclose all the personal information we collect to companies with which we have marketing arrangements, such as companies that help us market our products and services, and other entities with which we have joint marketing arrangements to jointly endorse or offer financial products or services.
- We may disclose personal information to our affiliates to assist us in administering your business, or to offer you other products or services that we think may be of interest to you. Our affiliates are the family of companies controlled by Columbian Mutual Life Insurance Company, as described more fully in the first paragraph of this notice.
- We may disclose health information to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.
- We may also disclose all the information we collect as permitted or required by law. For example, we may disclose information to law enforcement agencies or state insurance authorities.

Rights Under The California Consumer Privacy Act

Under the California Consumer Privacy Act (CCPA), a resident of the state of California has the right to (1) request that we disclose what personal information we collect, use, disclose and sell and (2) request that we delete personal information collected or maintained by the Company. The term “resident,” as defined by law includes (1) every individual who is in the State for other than a temporary or transitory purpose, and (2) every individual who is domiciled in the State who is outside the State for a temporary or transitory purpose. All other individuals are nonresidents.

We do not sell any personal information. There is no need to opt-out of the sale of personal information.

Request to Know and Request to Delete certain personal information.

To exercise your right to know about personal information collected or disclosed in the preceding 12 months and your right to request deletion of your personal information, you must complete a request form provided by the Company. To submit a request you may:

- Submit an email to us via our website at www.cfglife.com
- Request a form to be completed by writing to us at the address shown below.
- Call us, toll free at 800-423-9765 to request that Form No. 5435CFG be sent to you.

We must be able to determine that the person making a request to know or request to delete information is the person about whom we have collected information. To verify the identity of the requestor and assist us in locating the information you request, we may ask you to provide personal information such as name, address, phone number, relationship to the policy owner, policy number, date of birth, and last 4 digits of Taxpayer Identification Number.

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You have the right to designate an authorized agent to make a request under the CCPA on your behalf. The Request For Information, Form No. 5435CFG, explains how you can authorize another person to act as your agent.

The Company is not required to comply with a request to delete personal information that is necessary to administer and service your policy or comply with legal obligations.

You have a right not to receive discriminatory treatment by Columbian Financial Group for exercising the privacy rights conferred by the CCPA.

For more information, questions or concerns about the Company's privacy policies and practices you may call us, toll free at 800-423-9765 or write to us at the address below.

When We Will Notify You

If you are a current customer, we will send an annual Privacy Policy notice to you. If you later cease to have an active customer relationship with us, we will continue to follow our Privacy Policy and practices, but you will not receive future notices from us.

Change In Privacy Policy

We reserve the right to modify or supplement this Privacy Policy at any time. If we make material changes, we will provide current customers with a revised notice that describes our new practices under the revised Privacy Policy.

Our Security Procedures

We maintain procedures and technology designed to prevent unauthorized access to personal information. We maintain physical, electronic, and procedural protections in accordance with applicable standards to protect personal information. We restrict access to personal information to employees and service providers for legitimate business purposes to assist in providing products or services to you.

How to Review and Correct Your Personal Information

If you believe any of our information about you is incorrect, please notify us in writing and we will investigate. We will correct any errors that we find. If you have any questions about the right of access to or correction of information in your file, please contact us at the address below.

You should send your requests to: Columbian Financial Group
PO Box 1381
Binghamton, NY 13902-1381