

## We Value Your Privacy

National Western Life values its relationship with you. Protecting the privacy of information we have about you is of great importance to us. We want you to understand how we protect the confidentiality and security of that information, as well as how and why we use and disclose it.

This is being provided to you to comply with the California Consumer Privacy Act of 2018.

## Information We Collect

For the purpose of providing insurance products, we collect information that identifies, relates to, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you ("personal information"). In particular, we collect and have collected the following information within the past twelve months:

- **Category: Identifiers.** This includes names, aliases, postal addresses, unique personal identifiers, online identifiers, Internet Protocol addresses, email addresses, account names and numbers (including bank account numbers, credit card numbers, and debit card numbers), social security numbers, driver's license numbers, passport numbers, and California identity card numbers. This information will be used to potentially contract with you and appoint you as an agent.
- **Category: Individual information.** This includes telephone numbers, financial information, age, citizenship, character, general reputation, mode of living, sex (including gender), creditworthiness, commission related debt balance information, and credit history. This information will be used to potentially contract with you and appoint you as an agent.
- **Category: Information provided by you.** This includes information on your agent data sheet and other forms. This information will be used to potentially contract with you and appoint you as an agent.
- **Category: Information about your transactions with us.** This includes policy coverage, premium, your balance(s), and payment history. This information will be used to service your contract.

Note: Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm- Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

We do not sell your personal information. Our California privacy policies are located at [www.nationalwesternlife.com/ccpa](http://www.nationalwesternlife.com/ccpa)

## Your Rights

You have a right to request that we disclose the personal information we collect, use, and disclose ("request to know"). To submit a request to know you may call 800-922-9422, write to the address below, or go online to [www.nationalwesternlife.com/ccpa](http://www.nationalwesternlife.com/ccpa).

We will verify your request to know by validating items such as your agent number, name, tax ID, last four digits or you Social Security Number, and date of birth against our records.

You have a right to request deletion of personal information collected or maintained by us (“request to delete”). To submit a request to delete you may call 800-922-9422, write to the address below, or go online to [www.nationalwesternlife.com/ccpa](http://www.nationalwesternlife.com/ccpa). We will verify your request to know by validating items such as your agent number, name, tax ID, last four digits of your Social Security Number, and date of birth against our records. Note that we will not delete information needed to perform on a contract, complete a transaction, or otherwise internally used in a lawful manner compatible with the context in which it was provided. We will not delete information necessary to comply with a legal obligation.

You have a right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the California Consumer Privacy Act.

You have a right to designate an authorized agent to make a request on your behalf under the California Consumer Privacy Act. To do so, please submit a written request to:

Licensing and Contracting  
National Western Life Insurance Company®  
10801 N Mopac Expy Bldg 3, Austin, TX 78759–5415

## Confidentiality and Security

We restrict access to personal information about you to those employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information.

## Notification

National Western Life will notify you of our relevant California Privacy Policy as required by law. National Western Life’s California Privacy Policy is subject to change at any time. You will be notified of any changes at least annually.

## Collection and Sharing of Personnel Information

National Western Life does not disclose nonpublic personal information about you to anyone except as is necessary to provide our products or services to you or as required or permitted by law or as authorized by you.

We collect identifiers from you, consumer reporting agencies, Vector One, and other NWL agents, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect individual information from you, consumer reporting agencies, Vector One, and other NWL agents, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect information provided by you from you and share such with consumer reporting agencies, Vector One, and other NWL agents, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect information about your transactions with us from you and share such with consumer reporting agencies, Vector One, and other NWL agents, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

## Information Correction

There are procedures by which you may request amendment or correction of any information in our files that you believe to be inaccurate or irrelevant. A description of these procedures will also be sent to you upon request.

## Legal Statement

Provisions of this California Privacy Policy are subject to, and comply with, California law.

## Policy Updates

Policy last updated April 22, 2021